MIDDLESBROUGH CITIZENS ADVICE BUREAU

England & Wales · Charity number 1096071

Details

Status	Registered
Legal form	Charitable company
Company number	04573848
Registered	2003-02-19
Register	View on the Charity Commission register

Contact

Address	Middlesbrough Cab 3 Bolckow Street Middlesbrough Cleveland TS1 1TH
Phone	01642802282
Email	advice@mcab.org.uk
Website	www.mcab.org.uk

Activities

Objects: 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 MIDDLESBROUGH AND SURROUNDING AREAS

Activities: to provide advice and assistance to members of the public in Middlesbrough and surrounding areas, and to engage in other charitable activities for the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress

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Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** MIDDLESBOROUGH AND SURROUNDING AREAS
- Middlesbrough

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£674,861	£802,261	£276,160	30
2024-03-31	£847,381	£881,217	£403,560	30
2023-03-31	£781,116	£872,056	£437,396	32
2022-03-31	£1,012,167	£997,810	£528,336	32
2021-03-31	£1,050,436	£1,013,870	£513,979	39

Trustees

Name	Role	Appointed
David Robert Ley		2026-05-15
Dr Colin Wilson		2020-09-01
Emma Louise Gordon		2026-05-12
Jordan Broadbent		2015-09-09

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MIDDLESBROUGH CITIZENS ADVICE BUREAU

England & Wales - Charity number 1096071

Accounts

Company Registration Number: 04573848
Charity Registration Number: 1096071

Middlesbrough Citizens Advice Bureau

Financial Statements

For the Year Ending

31 March 2025

JANE ASCROFT ACCOUNTANCY LIMITED
Chartered accountants
Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XT

Middlesbrough Citizens Advice Bureau

Financial Statements

Year Ended 31 March 2025

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Middlesbrough Citizens Advice Bureau

Trustees' Annual Report (Incorporating the Director's Report)

Year Ended 31 March 2025

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2025.

Objectives and Activities

The charity's objects as set out in its Memorandum and Articles of Association are to 'promote any charitable purpose for the benefit of the community in Middlesbrough and surrounding areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.' In common with all Citizens Advice Bureaux the charity aims to:

a) Ensure that individuals do not suffer through ignorance of their rights and responsibilities or of the service available or through an inability to express their needs effectively. b) Exercise a responsible influence on the development of social policies and the service both locally and nationally. c) Provide a service which is independent and which provides free, confidential, impartial advice to everybody regardless of race, gender, sexuality or disability.

Ensuring our work delivers our aims
We review our aims, objectives and activities each year to ensure that our activities have met our objectives and that any planned activities will continue to do so. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

The focus of our work
The charity seeks funding from a wide variety of sources and uses this funding to meet any identified advice need within the town. All our activities are focused on providing free advice to the local population and are undertaken to further our charitable objects for the public benefit.

Who used and benefited from our services?
The charity provided its advice services from its main office in Middlesbrough Town Centre and from 5 community venues throughout Middlesbrough. Many projects are aimed at specific groups such as people with mental health problems, people with community care needs and people with cancer. However most of our services are open to all.

Achievements and Performance

In 2024-25 we dealt with 14,786 (15,416 in 2023-24) issues brought to us by 7,128 clients (8,512 in 2023-24). The main focus of our work continues to be welfare benefits, which accounted for 36% of all issues, a drop of some 5% from the previous year. Debt issues rose by 2% to 18% of all enquiries. Immigration was our next largest area of enquiry, increasing from 8% in 2023-24 to 12% - largely fuelled by the replacement of biometric residency permits with e-visas and associated issues.

The major change in our services came about in June 2024 when we closed our advocacy service. The organisation had delivered both statutory and non-statutory advocacy services since 1998, and the decision to leave this area of work was difficult to make, but necessary, since (from October 2023) changes to the structure of the contracts to deliver advocacy made continuation unsustainable financially.

The organisation met all of its contractual requirements relating to performance.

Financial Review

The charity has suffered a significant decrease in reserves during the 2024/25 financial year weith reserves falling to £64,225 as at 31st March 2025. This was caused by the following exceptional events:

- A poorly performing advocacy project needing funding from reserves of £36,332. This project has now ceased.
- A change in the method of funding for the Warm Up North project resulting in the project running at a significant loss of £46,793. This project has also now ceased.
- A VAT specialist advising that VAT had been incorrectly accounted for on the advocacy project over a number of years. As a result irrecoverable input VAT of £17,785 is shown in the accounts as a one off cost covering previous years' input VAT reclaimed in error.

All of these issues have now been rectified and the charity is budgeting a surplus of £63,575 which will boost reserves up to a more reasonable £127,800 by 31st March 2026. The reserves policy requires reserves to cover 3 months running costs, excluding payments to partners and depreciation, which is currently £170,000. The trustees aim to build reserves back up to this level over the next few years.

Principal Funding Sources
The principal funding sources are shown in note 6 to the accounts on page 13. The charity relies on grants from Central and Local Government as well as from other charitable organisations.

The charity's funds have to be available at short notice and so all funds are currently held either in the bank current or reserve account. The Memorandum and Articles of Association permit the trustees to make any investment as they see fit.

Structure, Governance and Management

Middlesbrough Citizens Advice Bureau is a company limited by guarantee. It was incorporated on 25th October 2002 and registered as a charity on 19th February 2003. In the event of the charity being wound up, members are required to contribute an amount not exceeding £1.

Recruitment and appointment of trustees
The board consists of not less than four and not more than 18 trustees. Trustees are either:

- Elected by membership at the Annual General Meeting, in which case they will hold office from the conclusion of that meeting. No more than two may be voluntary staff. Or
- Nominated by member organisations. The maximum number of such trustees is five of which a maximum of two will be from Middlesbrough Council. Or
- Co-opted by the trustee board. Trustees so appointed cannot exceed two-fifths of the total number of trustees.

All elected trustees retire from office at the third Annual General Meeting following the Annual General Meeting at which they were elected but they may be re-elected. All nominated or co-opted trustees retire from office at the third Annual General Meeting following the ordinary meeting of the trustee board at which they were appointed, but they too may seek re-election.

Organisational structure
The charity is an autonomous body. The trustees make strategic decisions about the charity and the day to day running of the Bureau is delegated to the Chief Executive and his team. The Chief Executive is responsible for ensuring that the aims and objectives of the charity are met. The board meets every three months to consider reports from the Chief Executive and other staff members and trustees are involved at other times in the administration of the Bureau.

Trustee Induction and Training
The Bureau has developed an induction program using its own material and material from Citizens Advice and the Charity Commission. The Bureau also aims to provide 2 or 3 training sessions per annum for trustees covering matters such as employment rights, key funders and trustee responsibilities.

Risk Management
During the year the trustees have undertaken a formal risk assessment process which has enabled them to identify the risks to which the charity is exposed and put in place measures to mitigate those risks.

Related parties
None of the trustees receives remuneration or any other benefit relating to their work for the charity. The charity is affiliated to the National Association of Citizens Advice Bureaux. Middlesbrough Council provides the charity with some core funding and is able to nominate a maximum of two trustees.

Reference and Administrative Details

Registered charity name	Middlesbrough Citizens Advice Bureau
Charity registration number	1096071
Company registration number	04573848
Principal office and registered office	3 Bolckow Street Middlesbrough TS1 1TH

The Trustees

Mr J Broadbent
Ms K Leonard (Treasurer)
Ms R Surrey
Mr C Wilson
Mr E Ndhovlu

Company Secretary Mr J M Daniels

Independent Examiner Jane Ascroft FCA MA (Cantab)
Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XT

Small Company Provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on ..... and signed on behalf of the board of trustees by:

Mr J M Daniels
Charity Secretary

Middlesbrough Citizens Advice Bureau

Independent Examiner's Report to the Trustees of Middlesbrough Citizens Advice Bureau

Year Ended 31 March 2025

I report to the trustees on my examination of the financial statements of Middlesbrough Citizens Advice Bureau ('the charity') for the year ended 31 March 2025.

Responsibilities and Basis of Report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements 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 the 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 charity'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 (ICAEW), 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 the charity as required by section 386 of the 2006 Act; or

2. the financial statements do not accord with those records; or

3. the financial statements 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 financial statements 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.

Jane Ascroft FCA MA (Cantab)
Independent Examiner

Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XT

Middlesbrough Citizens Advice Bureau

Statement of Financial Activities
(including income and expenditure account)

Year Ended 31 March 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 **Total funds** £	2024 Total funds £
Income and endowments					
Donations and legacies	**5**	1,361	–	1,361	–
Charitable activities	**6**	102,682	558,932	661,614	845,500
Investment income	**7**	1,886	–	1,886	1,881
Other income	**8**	10,000	–	10,000	–
Total income		115,929	558,932	674,861	847,381
Expenditure					
Expenditure on charitable activities	**9,10**	184,077	618,184	802,261	881,217
Total expenditure		184,077	618,184	802,261	881,217
Net expenditure		(68,148)	(59,252)	(127,400)	(33,836)
Transfers between funds		(114,840)	114,840	–	–
Net movement in funds		(182,988)	55,588	(127,400)	(33,836)
Reconciliation of funds					
Total funds brought forward		301,167	102,393	403,560	437,396
Total funds carried forward		118,179	157,981	276,160	403,560

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 9 to 22 form part of these financial statements.

Middlesbrough Citizens Advice Bureau

Statement of Financial Position

31 March 2025

	Note	2025 £	2024 £
Fixed Assets			
Tangible fixed assets	**17**	57,296	74,203
Current Assets			
Debtors	**18**	89,467	80,872
Cash at bank and in hand		295,703	277,193
		385,170	358,065
Creditors: amounts falling due within one year	**19**	160,572	26,700
Net Current Assets		224,598	331,365
Total Assets Less Current Liabilities		281,894	405,568
Provisions	**20**	5,734	2,008
Net Assets		276,160	403,560
Funds of the Charity			
Restricted funds		157,981	102,393
Unrestricted funds		118,179	301,167
Total charity funds	**22**	276,160	403,560

For the 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 company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

These financial statements were approved by the board of trustees and authorised for issue on ....., and are signed on behalf of the board by:

Ms K Leonard (Treasurer)
Trustee

The notes on pages 9 to 22 form part of these financial statements.

Middlesbrough Citizens Advice Bureau

Statement of Cash Flows

Year Ended 31 March 2025

	2025	2024
	£	£
Cash Flows from Operating Activities		
Net expenditure	(127,400)	(33,836)
Adjustments for:		
Depreciation of tangible fixed assets	16,907	16,907
Other interest receivable and similar income	(1,886)	(1,881)
Accrued income	(11,635)	(68,607)
Changes in:		
Trade and other debtors	3,243	36,757
Trade and other creditors	133,669	(29,234)
Provisions and employee benefits	3,726	34
Cash generated from operations	16,624	(79,860)
Interest received	1,886	1,881
Net cash from/(used in) operating activities	18,510	(77,979)
Net Increase/(Decrease) in Cash and Cash Equivalents	18,510	(77,979)
Cash and Cash Equivalents at Beginning of Year	277,193	355,172
Cash and Cash Equivalents at End of Year	295,703	277,193

The notes on pages 9 to 22 form part of these financial statements.

1. General Information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 3 Bolckow Street, Middlesbrough, TS1 1TH.

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting Policies

Basis of Preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity’s ability to continue.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The trustees consider that there are no significant estimates or judgements affecting these financial statements.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the purposes of the charity.

Designated funds are unrestricted funds earmarked by the trustees for specific purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor.

3. Accounting Policies *(continued)*

Income

All income is included in the statement of financial activities when the charity is entitled to the income, any performance related conditions attached have been met or are fully within the control of the charity, the income is considered probable and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Donations and legacy income is received by way of donations, legacies, grants and gifts and is included in full in the Statement of Financial Activities when receivable. Where legacies have been notified to the charity but the criteria for income recognition have not been met, the legacy is treated as a contingent asset and disclosed if material. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity, being the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market.

Investment income is included when receivable.

Income from charitable trading activity is accounted for when earned.

Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Costs of raising funds comprise the costs associated with attracting donations, grants and legacies and the costs of trading for fundraising purposes.

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.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis, as set out in the notes to the accounts.

Operating Leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

3. Accounting Policies *(continued)*

Tangible Assets

Assets costing £500 or more are capitalised as tangible fixed assets and are carried at cost, net of depreciation and any provision for impairment.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold Buildings	-	4% straight line
Office Equipment	-	10% straight line
Computer Equipment	-	33% straight line

Impairment of Fixed Assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

Provisions

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event, it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Financial Instruments

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

Defined Contribution Plans

The company participates in a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme. The company must recognise a liability measured as the present value of contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account ie the unwinding of the discount rate as a finance cost in the period in which it arises. See note 19 to the accounts for further information.

Debtors

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

Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

Cash at Bank and in Hand

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

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Taxation

The company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

4. Limited by Guarantee

The company is limited by guarantee. At 31st March 2025 there were 5 members each of whom had undertaken to contribute an amount not exceeding £1 in the event of a winding up.

5. Donations and Legacies

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Donations				
Donations and gifts	1,361	1,361	–	–

6. Charitable Activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Middlesbrough Council - Core funding	88,000	–	88,000
Advocacy Service	10,472	–	10,472
MASDAP	–	160,655	160,655
Middlesbrough Council - Hubs	–	142,500	142,500
CATCH	–	39,817	39,817
Macmillan Cancer Support	–	30,000	30,000
BPA - Access to Justice	–	58,189	58,189
Mental Health	–	28,000	28,000
MFTV	–	19,876	19,876
Warm Up North	–	(3,017)	(3,017)
Northern Powergrid	–	26,293	26,293
LEAP	–	16,986	16,986
National Lottery Schools	–	39,633	39,633
Other income from charitable activities	4,210	–	4,210
	102,682	558,932	661,614

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Middlesbrough Council - Core funding	88,000	–	88,000
Advocacy Service	204,116	–	204,116
MASDAP	–	156,428	156,428
Middlesbrough Council - Hubs	–	142,500	142,500
Macmillan Cancer Support	–	30,000	30,000
BPA - Access to Justice	–	42,143	42,143
Mental Health	–	28,000	28,000
Step Forward Tees Valley - BBO	–	2,481	2,481
MFTV	–	–	–
Warm Up North	–	58,934	58,934
Northern Powergrid	–	33,000	33,000
Barclays	–	2,250	2,250
National Lottery Schools	–	38,109	38,109
Other income from charitable activities	18,413	1,126	19,539
	310,529	534,971	845,500

7. Investment Income

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Bank interest receivable	1,886	1,886	1,881	1,881

8. Other Income

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Employment Allowance	10,000	10,000	–	–

9. Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Costs of charitable activities	111,968	466,483	578,451
Support costs	72,109	151,701	223,810
	184,077	618,184	802,261

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Costs of charitable activities	277,311	384,591	661,902
Support costs	111,558	107,757	219,315
	388,869	492,348	881,217

10. Expenditure on Charitable Activities by Activity Type

	Activities undertaken directly £	Support costs £	**Total funds 2025 £**	Total fund 2024 £
Costs of charitable activities	578,451	213,624	792,075	874,065
Governance costs	–	10,186	10,186	7,152
	578,451	223,810	802,261	881,217

11. Analysis of Grants

	2025 £	2024 £
Grants to Institutions		
Age UK	17,500	21,875
CHAC	65,726	66,087
Middlesbrough Council	–	(14,000)
	83,226	73,962
Total grants	83,226	73,962

Monies paid to CHAC, Middlesbrough Council and Age UK Teesside are for delivery of the Hub Advice/Benefits Take Up Campaign, for which Middlesbrough CAB is the lead partner.

12. Net Expenditure

Net expenditure is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets	16,907	16,907

13. Independent Examination Fees

	2025	2024
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	1,440	1,440
Other financial services	1,620	1,852
	3,060	3,292

14. Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	509,699	601,424
Social security costs	34,519	40,692
Employer contributions to pension plans	12,800	14,631
Redundancy costs	13,807	–
	570,825	656,747

The average head count of employees during the year was 30 (2024: 36).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £45,249 (2024:£43,035).

15. Trustee Remuneration and Expenses

No trustees were paid either remuneration or expenses in the current or previous year.

16. Transfers Between Funds

During the year £114,840 was transferred from unrestricted to restricted funds. This represented match funding for projects or amounts needed to fund deficits on projects.

17. Tangible Fixed Assets

	Freehold Buildings £	Office Equipment £	Computer Equipment £	**Total £**
Cost				
At 1 April 2024 and 31 March 2025	393,967	45,566	6,292	445,825
Depreciation				
At 1 April 2024	324,254	41,076	6,292	371,622
Charge for the year	15,759	1,148	–	16,907
At 31 March 2025	340,013	42,224	6,292	388,529
Carrying amount				
At 31 March 2025	53,954	3,342	–	57,296
At 31 March 2024	69,713	4,490	–	74,203

18. Debtors

	2025 £	2024 £
Trade debtors	19,948	23,296
Prepayments and accrued income	69,519	57,576
	89,467	80,872

19. Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	5,884	17,159
Accruals and deferred income	4,403	4,200
Social security and other taxes	149,771	–
Pension creditor	514	5,341
	160,572	26,700

20. Provisions

	Pensions and similar obligations £
At 1 April 2024	2,008
Remeasurements - Changes to the contribution schedule	5,684
Unwinding of the discount factor (interest expense)	53
Remeasurements - Impact of any changes in assumptions	36
Deficit contributions made in year	(2,047)
At 31 March 2025	5,734

21. Pensions and Other Post Retirement Benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £12,800 (2024: £14,631).

Scheme: TPT Retirement Solutions - The Growth Plan

The company participates in the scheme, a multi-employer scheme which provides benefits to some 521 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme. The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK. The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme. A full actuarial valuation for the scheme was carried out at 30 September 2023. This valuation showed assets of £514.9m, liabilities of £531.0m and a deficit of £16.1m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions
From 1 April 2025 to 31 March 2028: £2,100,000 per annum (payable monthly)

Unless a concession has been agreed with the Trustee the term to 31 March 2028 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit Contributions
From 1 April 2022 to 31 January 2025: £3,312,000 per annum (payable monthly)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

21. Pensions and Other Post Retirement Benefits *(continued)*

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Present Value of Provision

	2025	2024	2023
	£	£	£
Present value of provision	5,734	2,008	4,299

Reconciliation of opening and closing provisions

	2025	2024
	£	£
Provision at start of period	2,008	4,299
Unwinding of the discount factor (interest expense)	53	165
Deficit contribution paid	(2,047)	(2,457)
Remeasurements - Impact of any changes in assumptions	36	1
Remeasurements - Changes to the contribution schedule	5,684	Nil
Provision at end of period	5,734	2,008

Income and Expenditure Impact

	2025	2024
	£	£
Interest expense	53	165
Remeasurements - Impact of any change in assumptions	36	1
Remeasurements - Amendments to the contribution schedule	5,684	Nil
Costs recognised in income and expenditure accounts	5,773	166

*includes defined contribution schemes and future service contributions (i.e. excluding any deficit reduction payments) to defined benefit schemes which are treated as defined contribution schemes.

Assumptions

	2025	2024	2023
	%	%	%
Rate of discount	4.84	5.31	5.52

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

21. Pensions and Other Post Retirement Benefits *(continued)*

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

	2025	2024	2023
	£	£	£
Year 1	2,046	2,047	2,457
Year 2	2,046	Nil	2,047
Year 3	2,046	Nil	Nil

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

It is these contributions that have been used to derive the company's balance sheet liability.

22. Analysis of Charitable Funds

Unrestricted funds

	At 1 April 2024	Income	Expenditure	Transfers	**At 31 March 2025**
	£	£	£	£	£
General funds	181,454	105,457	(107,707)	(114,979)	64,225
Advocacy Service	–	10,472	(46,804)	36,332	–
Designated Fund - Contingency	50,000	–	(13,807)	(36,193)	-
Fixed Asset funds	69,713	–	(15,759)	–	53,954
	301,167	115,929	(184,077)	(114,840)	118,179

	At 1 April 2023	Income	Expenditure	Transfers	At 31 March 2024
	£	£	£	£	£
General funds	240,212	108,294	(88,899)	(78,153)	181,454
Advocacy Service	–	204,116	(284,211)	80,095	–
Designated Fund - Contingency	50,000	–	–	–	50,000
Fixed Asset funds	85,472	–	(15,759)	–	69,713
	375,684	312,410	(388,869)	1,942	301,167

22. Analysis of Charitable Funds *(continued)*

Restricted funds

	At 1 April 2024	Income	Expenditure	Transfers	**At 31 March 2025**
	£	£	£	£	£
MASDAP	(16,527)	160,655	(161,961)	17,833	–
Middlesbrough Council Hubs	78,142	142,500	(137,724)	–	82,918
Macmillan Cancer Support	49,219	30,000	(23,830)	–	55,389
Mental Health	(18,081)	28,000	(33,748)	23,829	–
Warm Up North	5,442	(3,017)	(49,218)	46,793	–
MFTV	(3,337)	19,876	(21,675)	5,136	–
National Lottery Schools	(2,226)	39,633	(42,448)	5,041	–
Northern Powergrid	(4,842)	26,293	(36,864)	15,413	–
BPA - Access to Justice	14,603	58,189	(53,118)	–	19,674
CATCH	–	39,817	(39,959)	142	–
LEAP	–	16,986	(17,639)	653	–
	102,393	558,932	(618,184)	114,840	157,981

	At 1 April 2023	Income	Expenditure	Transfers	At 31 March 2024
	£	£	£	£	£
MASDAP	(22,766)	156,428	(150,189)	–	(16,527)
Middlesbrough Council Hubs	60,675	143,626	(126,159)	–	78,142
Macmillan Cancer Support	41,878	30,000	(22,659)	–	49,219
Mental Health	(13,955)	28,000	(32,126)	–	(18,081)
Step Forward Tees Valley (BBO)	–	2,481	–	(2,481)	–
Barclays Referral Service	(565)	2,250	(2,224)	539	–
Warm Up North	(3,555)	58,934	(49,937)	–	5,442
MFTV	–	–	(3,337)	–	(3,337)
National Lottery Schools	–	38,109	(40,335)	–	(2,226)
Northern Powergrid	–	33,000	(37,842)	–	(4,842)
BPA - Access to Justice	–	42,143	(27,540)	–	14,603
	61,712	534,971	(492,348)	(1,942)	102,393

22. Analysis of Charitable Funds *(continued)*

Money Advice Service Debt Advice Project (MASDAP) monies are used to deliver a specialist debt casework service.

The Advocacy Service is funded by Middlesbrough Council, Stockton Borough Council and Redcar and Cleveland Borough Council. The monies are used to deliver a service providing support to people wishing to access or better understand the health and social care services they receive, or need support because of lack of capacity,

Middlesbrough Council monies are used to provide our generalist service. It is also used to deliver, with partners, benefits advice in community settings

Macmillan Cancer Support funding comes from Middlesbrough Council, Redcar and Cleveland Borough Council and South Tees Clinical Commissioning Group and the monies are used to deliver a service providing benefits advice to people with cancer.

Mental Health Advice is a service providing welfare benefits advice to people with mental health problems.

Step Forward Tees Valley - BBQ is a debt and financial capability service for people facing significant barriers to joining the labour market.

The Warmer Homes service provides income maximisation and energy advice to people at risk of fuel poverty.

North Ormesby Money Matters provides financial capability services in North Ormesby through funding provided by North Ormesby Big Local.

Benefits for Migrants is a service funded for part of the year by the Access lo Justice fund and the remainder by the People's Postcode Lottery. It provides advice and support to people abroad who need to claim benefits or challenge a decision about their benefits entitlement.

Energy Redress Scheme - The Energy Redress Fund scheme provides energy advice and income maximisation services to people in or at risk of fuel poverty.

LSLiP - The Legal Support for Litigants in Person provides advice to people with welfare benefits or employment issues who are involved in litigation eg appealing to a First Tier Benefits Tribunal or to an Employment Tribunal.

Warm Up North is an energy advice service delivered in partnership with Stockton, Newcastle and South Tyneside CABx. The project aims to help local people mitigate the effects of fuel poverty through a range of measures, including advice about tariffs, grants available, reducing energy usage, and income maximisation.

Community Justice Fund was short term funding, provided through the Access to Justice Foundation, to enable legal advice organisations to maintain their services in the face of the cost of living crisis. Middlesbrough CAB used the money to support the salaries of key supervisors within its generalist service.

Barclays Referral Scheme was a pilot scheme which involved locating an adviser in the local branch of Barclay's Bank. The pilot was funded by Barclays Bank.

National Lottery Schools is a service providing benefits advice to parents of school children, funded by the National Lottery and delivered as a partnership with three other CAB in the region.

The designated fund has been set aside to ensure that the charity will have funds available

22. Analysis of Charitable Funds *(continued)*

should any unforeseen, major repairs be required to the building and any costs relating to future redundancies, should these be required.

CATCH is a project providing benefits advice to people with mental health issues which puts them in danger of self harm.

LEAP is a project which provides benefits advice and other financial inclusion support to people seeking to enter the labour market.

23. Analysis of Net Assets Between Funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Tangible fixed assets	57,296	–	57,296
Current assets	227,189	157,981	385,170
Creditors less than 1 year	(160,572)	–	(160,572)
Provisions	(5,734)	–	(5,734)
Net assets	118,179	157,981	276,160

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	74,203	–	74,203
Current assets	255,672	102,393	358,065
Creditors less than 1 year	(26,700)	–	(26,700)
Provisions	(2,008)	–	(2,008)
Net assets	301,167	102,393	403,560

24. Analysis of Changes in Net Debt

	At 1 Apr 2024 £	Cash flows £	**At 31 Mar 2025 £**
Cash at bank and in hand	277,193	18,510	295,703

25. Operating Lease Commitments

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

	2025 £	2024 £
Not later than 1 year	–	323

26. Related Parties

There were no transactions with related parties during the current or previous year.

The Following Pages Do Not Form Part of the Financial Statements.

Middlesbrough Citizens Advice Bureau

Detailed Statement of Financial Activities

Year Ended 31 March 2025

	2025	2024
	£	£
Income and endowments		
Donations and legacies		
Donations and gifts	1,361	–
Charitable activities		
Middlesbrough Council - Core funding	88,000	88,000
Advocacy Service	10,472	204,116
MASDAP	160,655	156,428
Middlesbrough Council - Hubs	142,500	142,500
CATCH	39,817	–
Macmillan Cancer Support	30,000	30,000
BPA - Access to Justice	58,189	42,143
Mental Health	28,000	28,000
Step Forward Tees Valley - BBO	–	2,481
MFTV	19,876	–
Warm Up North	(3,017)	58,934
Northern Powergrid	26,293	33,000
Barclays	–	2,250
LEAP	16,986	–
National Lottery Schools	39,633	38,109
Other income from charitable activities	4,210	19,539
	661,614	845,500
Investment income		
Bank interest receivable	1,886	1,881
Other income		
Employment Allowance	10,000	–
Total income	674,861	847,381

	2025	2024
	£	£
Expenditure		
Expenditure on charitable activities		
Activities undertaken directly		
Wages	416,685	481,001
Employer's NIC	34,519	40,692
Pension costs	12,800	14,631
Redundancy costs	13,807	–
Premises costs	418	15,882
Office costs	4,249	12,600
Staff and volunteer costs	12,418	22,554
Payments to partners and other costs	83,555	74,542
	578,451	661,902
Support costs		
Wages	93,014	120,423
Premises costs	40,056	28,763
Office costs	36,741	37,987
Depreciation	16,907	16,907
Staff and volunteer costs	4,671	1,668
Payments to partners and other costs	4,450	6,415
Irrecoverable VAT	17,785	–
	213,624	212,163
Governance costs		
Accountancy fees	1,500	1,400
Pension scheme costs	8,686	5,752
	10,186	7,152
Total expenditure	802,261	881,217
Net expenditure	(127,400)	(33,836)

MIDDLESBROUGH CITIZENS ADVICE BUREAU

England & Wales - Charity number 1096071

Accounts

Company Registration Number: 04573848
Charity Registration Number: 1096071

Middlesbrough Citizens Advice Bureau

Financial Statements

For the Year Ending

31 March 2024

JANE ASCROFT ACCOUNTANCY LIMITED
Chartered accountants
Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XT

Middlesbrough Citizens Advice Bureau

Financial Statements

Year Ended 31 March 2024

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Middlesbrough Citizens Advice Bureau

Trustees' Annual Report (Incorporating the Director's Report)

Year Ended 31 March 2024

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2024.

Objectives and Activities

The charity's objects as set out in its Memorandum and Articles of Association are to 'promote any charitable purpose for the benefit of the community in Middlesbrough and surrounding areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.' In common with all Citizens Advice Bureaux the charity aims to:

a) Ensure that individuals do not suffer through ignorance of their rights and responsibilities or of the service available or through an inability to express their needs effectively. b) Exercise a responsible influence on the development of social policies and the service both locally and nationally. c) Provide a service which is independent and which provides free, confidential, impartial advice to everybody regardless of race, gender, sexuality or disability.

Ensuring our work delivers our aims
We review our aims, objectives and activities each year to ensure that our activities have met our objectives and that any planned activities will continue to do so. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

The focus of our work
The charity seeks funding from a wide variety of sources and uses this funding to meet any identified advice need within the town. All our activities are focused on providing free advice to the local population and are undertaken to further our charitable objects for the public benefit.

Who used and benefited from our services?
The charity provided its advice services from its main office in Middlesbrough Town Centre and from 5 community venues throughout Middlesbrough. Many projects are aimed at specific groups such as people with mental health problems, people with community care needs and people with cancer. However most of our services are open to all.

Achievements and Performance

In 2023-24 we dealt with 15,416 issues brought to us by 8,206. The previous year we dealt with 16,305 issues from 8,512 clients. In last year's report we mentioned the continuing upward trend to provide our services face to face, after they were entirely delivered remotely during the Covid pandemic. This trend continues, and in 2023-24 28% of our interactions with clients were face to face, as opposed to 20% the previous year.

The main focus of our work continues to be welfare benefits, which account for 41% of all enquiries we receive, followed by debt (15%) and immigration (8%).

In order to better respond to the advice needs of people with immigration issues we sought and received funding from the Access to Justice Foundation to provide a service assisting with benefit issues for people from abroad, and the associated immigration issues.

In 2023-24 we started a new service funded by the National Lottery which provides benefits advice to parents of school children. The service is delivered in partnership with four other Local Citizens Advice offices in the north east, and the ultimate aim of the service is to reduce the levels of child poverty in the region.

In September 2023 the organisation was audited against the requirements of the Advice Quality Standard, and the quality standards were met without the need for remedial action.

Financial Review

The results for the year are shown in the Statement of Financial Activities on page 10. We have been particularly fortunate in recent years in obtaining funding which has contributed towards the charity's core costs and this has allowed the charity to build up a level of free reserves of £181,454. This is after making provision for a pension liability (see note 19 for more details).

Principal Funding Sources
The principal funding sources are shown in note 6 to the accounts on page 17. The charity relies on grants from Central and Local Government as well as from other charitable organisations.

The charity's funds have to be available at short notice and so all funds are currently held either in the bank current or reserve account. The Memorandum and Articles of Association permit the trustees to make any investment as they see fit.

Reserves Policy
It is the policy of the organisation to use reserves to further its charitable aims and objectives, to maintain its building and to provide for any contingencies which may arise. The trustees have reviewed the reserves policy and consider that the following represents a fair and safe policy for the coming period:

A designated reserve to be held at a value of £50,000. This is to cover the redundancy costs of employed staff, should it become necessary to make redundancies, and to cover any repairs required to the building. To build unrestricted free reserves to a value equivalent to 3 months operating costs (excluding grant payments to partners). At the end of 2023/24 financial year £181,454 of free reserves are available. The reserves are available for use in the short term where revenue funding may be insufficient to cover costs. However, it is the policy of the organisation not to use free reserves to maintain a service in the long term. Rather the organisation will aim to produce a realistic budget at the beginning of each financial year which is based on the predicted revenue funding.

At the end of each year the Trustees will review the free reserves built up during the year, if any, and based on this take any decisions about transfers to designated reserves and future capital expenditure.

Structure, Governance and Management

Middlesbrough Citizens Advice Bureau is a company limited by guarantee. It was incorporated on 25th October 2002 and registered as a charity on 19th February 2003. In the event of the charity being wound up, members are required to contribute an amount not exceeding £1.

Recruitment and appointment of trustees
The board consists of not less than four and not more than 18 trustees. Trustees are either:

- Elected by membership at the Annual General Meeting, in which case they will hold office from the conclusion of that meeting. No more than two may be voluntary staff. Or
- Nominated by member organisations. The maximum number of such trustees is five of which a maximum of two will be from Middlesbrough Council. Or
- Co-opted by the trustee board. Trustees so appointed cannot exceed two-fifths of the total number of trustees.

All elected trustees retire from office at the third Annual General Meeting following the Annual General Meeting at which they were elected but they may be re-elected. All nominated or co-opted trustees retire from office at the third Annual General Meeting following the ordinary meeting of the trustee board at which they were appointed, but they too may seek re-election.

Organisational structure
The charity is an autonomous body. The trustees make strategic decisions about the charity and the day to day running of the Bureau is delegated to the Chief Executive and his team. The Chief Executive is responsible for ensuring that the aims and objectives of the charity are met. The board meets every three months to consider reports from the Chief Executive and other staff members and trustees are involved at other times in the administration of the Bureau.

Trustee Induction and Training
The Bureau has developed an induction program using its own material and material from Citizens Advice and the Charity Commission. The Bureau also aims to provide 2 or 3 training sessions per annum for trustees covering matters such as employment rights, key funders and trustee responsibilities.

Risk Management
During the year the trustees have undertaken a formal risk assessment process which has enabled them to identify the risks to which the charity is exposed and put in place measures to mitigate those risks.

Related parties
None of the trustees receives remuneration or any other benefit relating to their work for the charity. The charity is affiliated to the National Association of Citizens Advice Bureaux. Middlesbrough Council provides the charity with some core funding and is able to nominate a maximum of two trustees.

Reference and Administrative Details

Registered charity name	Middlesbrough Citizens Advice Bureau
Charity registration number	1096071
Company registration number	04573848
Principal office and registered office	3 Bolckow Street Middlesbrough TS1 1TH

The Trustees

Mr J Broadbent	
Mr E D Kirkham	(Resigned 8 February 2024)
Ms K Leonard (Treasurer)	
Mr K Salton	(Resigned 8 February 2024)
Ms R Surrey	
Mr C Wilson	
Mr E Ndhovlu	

Staff Representatives	Mr C McCrossan
Company Secretary	Mr J M Daniels
Independent Examiner	Jane Ascroft FCA MA (Cantab) Enterprise House Harmire Enterprise Park Barnard Castle County Durham DL12 8XT

Small Company Provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 8th August 2024 and signed on behalf of the board of trustees by:

Mr J M Daniels
Charity Secretary

Middlesbrough Citizens Advice Bureau

Independent Examiner's Report to the Trustees of Middlesbrough Citizens Advice Bureau

Year Ended 31 March 2024

I report to the trustees on my examination of the financial statements of Middlesbrough Citizens Advice Bureau ('the charity') for the year ended 31 March 2024.

Responsibilities and Basis of Report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements 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 the 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 charity'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 (ICAEW), 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 the charity as required by section 386 of the 2006 Act; or

2. the financial statements do not accord with those records; or

3. the financial statements 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 financial statements 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.

Jane Ascroft FCA MA (Cantab)
Independent Examiner

Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XT

Middlesbrough Citizens Advice Bureau

Statement of Financial Activities
(including income and expenditure account)

Year Ended 31 March 2024

	Note	2024 Unrestricted funds £	2024 Restricted funds £	2024 Total funds £	2023 Total funds £
Income and endowments					
Donations and legacies	5	–	–	–	115
Charitable activities	6	310,529	534,971	845,500	780,597
Investment income	7	1,881	–	1,881	404
Total income		312,410	534,971	847,381	781,116
Expenditure					
Expenditure on charitable activities	8,9	388,869	492,348	881,217	872,056
Total expenditure		388,869	492,348	881,217	872,056
Net expenditure		(76,459)	42,623	(33,836)	(90,940)
Transfers between funds		1,942	(1,942)	–	–
Net movement in funds		(74,517)	40,681	(33,836)	(90,940)
Reconciliation of funds					
Total funds brought forward		375,684	61,712	437,396	528,336
Total funds carried forward		301,167	102,393	403,560	437,396

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 10 to 23 form part of these financial statements.

Middlesbrough Citizens Advice Bureau

Statement of Financial Position

31 March 2024

	Note	2024 £	2023 £
Fixed Assets			
Tangible fixed assets	15	74,203	91,110
Current Assets			
Debtors	16	80,872	84,925
Cash at bank and in hand		277,193	355,172
		358,065	440,097
Creditors: amounts falling due within one year	17	26,700	91,837
Net Current Assets		331,365	348,260
Total Assets Less Current Liabilities		405,568	439,370
Provisions	18	2,008	1,974
Net Assets		403,560	437,396
Funds of the Charity			
Restricted funds		102,393	61,712
Unrestricted funds		301,167	375,684
Total charity funds	20	403,560	437,396

For the 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 company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

These financial statements were approved by the board of trustees and authorised for issue on 8th August 2024, and are signed on behalf of the board by:

Ms K Leonard (Treasurer)
Trustee

The notes on pages 10 to 23 form part of these financial statements.

Middlesbrough Citizens Advice Bureau

Statement of Cash Flows

Year Ended 31 March 2024

	2024 £	2023 £
Cash Flows from Operating Activities		
Net expenditure	(33,836)	(90,940)
Adjustments for:		
Depreciation of tangible fixed assets	16,907	16,907
Other interest receivable and similar income	(1,881)	(404)
Accrued income	(68,607)	(332)
Changes in:		
Trade and other debtors	36,757	(12,616)
Trade and other creditors	(29,234)	16,623
Provisions and employee benefits	34	(4,769)
Cash generated from operations	(79,860)	(75,531)
Interest received	1,881	404
Net cash used in operating activities	(77,979)	(75,127)
Net Decrease in Cash and Cash Equivalents	(77,979)	(75,127)
Cash and Cash Equivalents at Beginning of Year	355,172	430,299
Cash and Cash Equivalents at End of Year	277,193	355,172

The notes on pages 10 to 23 form part of these financial statements.

1. General Information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 3 Bolckow Street, Middlesbrough, TS1 1TH.

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting Policies

Basis of Preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The trustees consider that there are no significant estimates or judgements affecting these financial statements.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the purposes of the charity.

Designated funds are unrestricted funds earmarked by the trustees for specific purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor.

3. Accounting Policies *(continued)*

Income

All income is included in the statement of financial activities when the charity is entitled to the income, any performance related conditions attached have been met or are fully within the control of the charity, the income is considered probable and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Donations and legacy income is received by way of donations, legacies, grants and gifts and is included in full in the Statement of Financial Activities when receivable. Where legacies have been notified to the charity but the criteria for income recognition have not been met, the legacy is treated as a contingent asset and disclosed if material. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity, being the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market.

Investment income is included when receivable.

Income from charitable trading activity is accounted for when earned.

Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Costs of raising funds comprise the costs associated with attracting donations, grants and legacies and the costs of trading for fundraising purposes.

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.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis, as set out in the notes to the accounts.

Operating Leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

3. Accounting Policies *(continued)*

Tangible Assets

Assets costing £500 or more are capitalised as tangible fixed assets and are carried at cost, net of depreciation and any provision for impairment.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold Buildings	-	4% straight line
Office Equipment	-	10% straight line
Computer Equipment	-	33% straight line

Impairment of Fixed Assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

Provisions

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event, it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Financial Instruments

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

Defined Contribution Plans

The company participates in a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme. The company must recognise a liability measured as the present value of contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account ie the unwinding of the discount rate as a finance cost in the period in which it arises. See note 19 to the accounts for further information.

Debtors

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

Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

Cash at Bank and in Hand

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

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Taxation

The company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

4. Limited by Guarantee

The company is limited by guarantee. At 31st March 2024 there were 5 members each of whom had undertaken to contribute an amount not exceeding £1 in the event of a winding up.

5. Donations and Legacies

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Donations				
Donations and gifts	–	–	115	115

6. Charitable Activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Middlesbrough Council - Core funding	88,000	–	88,000
Advocacy Service	204,116	–	204,116
MASDAP	–	156,428	156,428
Middlesbrough Council - Hubs	–	142,500	142,500
Energy Redress Scheme	–	–	–
Macmillan Cancer Support	–	30,000	30,000
BPA - Access to Justice	–	42,143	42,143
Mental Health	–	28,000	28,000
Step Forward Tees Valley - BBO	–	2,481	2,481
Community Justice Fund	–	–	–
Warm Up North	–	58,934	58,934
Northern Powergrid	–	33,000	33,000
Barclays	–	2,250	2,250
National Lottery Schools	–	38,109	38,109
Other income from charitable activities	18,413	1,126	19,539
	310,529	534,971	845,500

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Middlesbrough Council - Core funding	87,314	–	87,314
Advocacy Service	186,153	–	186,153
MASDAP	–	152,550	152,550
Middlesbrough Council - Hubs	–	200,000	200,000
Energy Redress Scheme	–	3,758	3,758
Macmillan Cancer Support	–	30,000	30,000
Mental Health	–	28,000	28,000
Step Forward Tees Valley - BBO	–	13,223	13,223
Community Justice Fund	–	14,672	14,672
Warm Up North	–	37,322	37,322
Barclays	–	4,500	4,500
LSLiP	–	18,406	18,406
Other income from charitable activities	4,623	76	4,699
	278,090	502,507	780,597

7. Investment Income

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Bank interest receivable	1,881	1,881	404	404

8. Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Costs of charitable activities	277,311	384,591	661,902
Support costs	111,558	107,757	219,315
	388,869	492,348	881,217

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Costs of charitable activities	193,257	414,941	608,198
Support costs	97,840	166,018	263,858
	291,097	580,959	872,056

9. Expenditure on Charitable Activities by Activity Type

	Activities undertaken directly £	Support costs £	**Total funds 2024 £**	Total fund 2023 £
Costs of charitable activities	661,902	212,163	874,065	871,656
Governance costs	–	7,152	7,152	400
	661,902	219,315	881,217	872,056

10. Analysis of Grants

	2024 £	2023 £
Grants to Institutions		
Actes	–	18,300
Age UK	21,875	13,125
CHAC	66,087	62,500
Middlesbrough Council	(14,000)	22,500
Total grants	73,962	116,425

Monies paid to Actes, CHAC, Middlesbrough Council and Age UK Teesside are for delivery of the Hub Advice/Benefits Take Up Campaign, for which Middlesbrough CAB is the lead partner.

11. Net Expenditure

Net expenditure is stated after charging/(crediting):

	2024 £	2023 £
Depreciation of tangible fixed assets	16,907	16,907

12. Independent Examination Fees

	2024 £	2023 £
Fees payable to the independent examiner for:		
Independent examination of the financial statements	1,440	1,200
Other financial services	1,852	988
	3,292	2,188

13. Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024 £	2023 £
Wages and salaries	601,424	549,040
Social security costs	40,692	40,605
Employer contributions to pension plans	14,631	13,691
	656,747	603,336

The average head count of employees during the year was 36 (2023: 32).

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £43,035 (2023:£43,237).

14. Trustee Remuneration and Expenses

No trustees were paid either remuneration or expenses in the current or previous year.

15. Tangible Fixed Assets

	Freehold Buildings £	Office Equipment £	Computer Equipment £	Total £
Cost				
At 1 April 2023 and 31 March 2024	393,967	45,566	6,292	445,825
Depreciation				
At 1 April 2023	308,495	39,928	6,292	354,715
Charge for the year	15,759	1,148	–	16,907
At 31 March 2024	324,254	41,076	6,292	371,622
Carrying amount				
At 31 March 2024	69,713	4,490	–	74,203
At 31 March 2023	85,472	5,638	–	91,110

16. Debtors

	2024	2023
	£	£
Trade debtors	23,296	39,932
Prepayments and accrued income	57,576	44,993
	80,872	84,925

17. Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	17,159	16,800
Accruals	4,200	40,103
Social security and other taxes	–	19,080
Deferred income	–	12,500
Pension creditor	5,341	3,354
	26,700	91,837

18. Provisions

	Pensions and similar obligations
	£
At 1 April 2023	1,974
Adjustment to previous year	2,325
Unwinding of the discount factor (interest expense)	165
Other movements	1
Deficit contributions made in year	(2,457)
At 31 March 2024	2,008

19. Pensions and Other Post Retirement Benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £14,631 (2023: £13,691).

19. Pensions and Other Post Retirement Benefits *(continued)*

Scheme: TPT Retirement Solutions - The Growth Plan

The company participates in the scheme, a multi-employer scheme which provides benefits to some 638 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme. The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK. The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme. A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions
From 1 April 2019 to 31 January 2025: £3,312,000 per annum (payable monthly)

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit Contributions
From 1 April 2019 to 30 September 2028: £11,243,000 per annum (payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Present Value of Provision

	2024	2023	2022
	£	£	£
Present value of provision	2,008	4,299	6,743

19. Pensions and Other Post Retirement Benefits *(continued)*

Reconciliation of opening and closing provisions

	2024	2023
	£	£
Provision at start of period	4,299	6,743
Unwinding of the discount factor (interest expense)	165	128
Deficit contribution paid	(2,457)	(2,457)
Remeasurements - Impact of any changes in assumptions	1	(115)
Provision at end of period	4,016	8,598

Income and Expenditure Impact

	2024	2023
	£	£
Interest expense	165	128
Remeasurements - Impact of any change in assumptions	1	(115)
Costs recognised in income and expenditure accounts	166	13

Assumptions

	2024	2023	2022
	% per annum	% per annum	% per annum
Rate of discount	5.31	5.52	2.35

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

	2024	2023	2022
	£	£	£
Year 1	2,047	2,457	2,457
Year 2	Nil	2,047	2,457
Year 3	Nil	Nil	2,047

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

It is these contributions that have been used to derive the company's balance sheet liability.

20. Analysis of Charitable Funds

Unrestricted funds

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
General funds	240,212	108,294	(88,899)	(78,153)	181,454
Advocacy Service	–	204,116	(284,211)	80,095	–
Designated Fund - Contingency	50,000	–	–	–	50,000
Fixed Asset funds	85,472	–	(15,759)	–	69,713
	375,684	312,410	(388,869)	1,942	301,167

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
General funds	264,946	92,456	(41,817)	(75,373)	240,212
Advocacy Service	–	186,153	(233,521)	47,368	–
Designated Fund - Contingency	50,000	–	–	–	50,000
Fixed Asset funds	101,231	–	(15,759)	–	85,472
	416,177	278,609	(291,097)	(28,005)	375,684

20. Analysis of Charitable Funds *(continued)*

Restricted funds

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
MASDAP	(22,766)	156,428	(150,189)	–	(16,527)
Middlesbrough Council Hubs	60,675	143,626	(126,159)	–	78,142
Macmillan Cancer Support	41,878	30,000	(22,659)	–	49,219
Mental Health	(13,955)	28,000	(32,126)	–	(18,081)
Step Forward Tees Valley (BBO)	–	2,481	–	(2,481)	–
Warm Up North	(3,555)	58,934	(49,937)	–	5,442
MFTV	–	–	(3,337)	–	(3,337)
National Lottery Schools	–	38,109	(40,335)	–	(2,226)
Northern Powergrid	–	33,000	(37,842)	–	(4,842)
BPA - Access to Justice	–	42,143	(27,540)	–	14,603
	61,712	534,971	(492,348)	(1,942)	102,393

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
MASDAP	–	152,550	(175,316)	–	(22,766)
Middlesbrough Council Hubs	55,875	200,000	(195,200)	–	60,675
Macmillan Cancer Support	38,112	30,000	(26,234)	–	41,878
Mental Health	–	28,000	(41,955)	–	(13,955)
Step Forward Tees Valley (BBO)	–	13,223	(22,570)	9,347	–
North Ormesby OR	18,172	–	(18,172)	–	–
LSLiP	–	18,406	(29,403)	10,997	–
Energy Redress Scheme	–	3,758	(10,086)	6,328	–
Barclays Referral Service	–	4,500	(5,065)	–	(565)
Warm Homes Fund	–	76	–	(76)	–
Community Justice Fund	–	14,672	(16,081)	1,409	–
Warm Up North	–	37,322	(40,877)	–	(3,555)
	112,159	502,507	(580,959)	28,005	61,712

20. Analysis of Charitable Funds *(continued)*

Money Advice Service Debt Advice Project (MASDAP) monies are used to deliver a specialist debt casework service.

The Advocacy Service is funded by Middlesbrough Council, Stockton Borough Council and Redcar and Cleveland Borough Council. The monies are used to deliver a service providing support to people wishing to access or better understand the health and social care services they receive, or need support because of lack of capacity,

Middlesbrough Council monies are used to provide our generalist service. It is also used to deliver, with partners, benefits advice in community settings

Macmillan Cancer Support funding comes from Middlesbrough Council, Redcar and Cleveland Borough Council and South Tees Clinical Commissioning Group and the monies are used to deliver a service providing benefits advice to people with cancer.

Mental Health Advice is a service providing welfare benefits advice to people with mental health problems.

Step Forward Tees Valley - BBQ is a debt and financial capability service for people facing significant barriers to joining the labour market.

The Warmer Homes service provides income maximisation and energy advice to people at risk of fuel poverty.

North Ormesby Money Matters provides financial capability services in North Ormesby through funding provided by North Ormesby Big Local.

Benefits for Migrants is a service funded for part of the year by the Access lo Justice fund and the remainder by the People's Postcode Lottery. It provides advice and support to people abroad who need to claim benefits or challenge a decision about their benefits entitlement.

Energy Redress Scheme - The Energy Redress Fund scheme provides energy advice and income maximisation services to people in or at risk of fuel poverty.

LSLiP - The Legal Support for Litigants in Person provides advice to people with welfare benefits or employment issues who are involved in litigation eg appealing to a First Tier Benefits Tribunal or to an Employment Tribunal.

Warm Up North is an energy advice service delivered in partnership with Stockton, Newcastle and South Tyneside CABx. The project aims to help local people mitigate the effects of fuel poverty through a range of measures, including advice about tariffs, grants available, reducing energy usage, and income maximisation.

Community Justice Fund was short term funding, provided through the Access to Justice Foundation, to enable legal advice organisations to maintain their services in the face of the cost of living crisis. Middlesbrough CAB used the money to support the salaries of key supervisors within its generalist service.

Barclays Referral Scheme was a pilot scheme which involved locating an adviser in the local branch of Barclay's Bank. The pilot was funded by Barclays Bank.

National Lottery Schools is a service providing benefits advice to parents of school children, funded by the National Lottery and delivered as a partnership with three other CAB in the region.

20. Analysis of Charitable Funds *(continued)*

The designated fund has been set aside to ensure that the charity will have funds available should any unforeseen, major repairs be required to the building and any costs relating to future redundancies, should these be required.

21. Analysis of Net Assets Between Funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Tangible fixed assets	74,203	–	74,203
Current assets	255,672	102,393	358,065
Creditors less than 1 year	(26,700)	–	(26,700)
Provisions	(2,008)	–	(2,008)
Net assets	301,167	102,393	403,560

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	91,110	–	91,110
Current assets	378,385	61,712	440,097
Creditors less than 1 year	(91,837)	–	(91,837)
Provisions	(1,974)	–	(1,974)
Net assets	375,684	61,712	437,396

22. Analysis of Changes in Net Debt

	At 1 Apr 2023 £	Cash flows £	**At 31 Mar 2024 £**
Cash at bank and in hand	355,172	(77,979)	277,193

23. Operating Lease Commitments

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

	2024 £	2023 £
Not later than 1 year	323	323
Later than 1 year and not later than 5 years	–	323
	323	646

24. Related Parties

There were no transactions with related parties during the current or previous year.

The Following Pages Do Not Form Part of the Financial Statements.

Middlesbrough Citizens Advice Bureau

Detailed Statement of Financial Activities

Year Ended 31 March 2024

	2024 £	2023 £
Income and endowments		
Donations and legacies		
Donations and gifts	–	115
Charitable activities		
Middlesbrough Council - Core funding	88,000	87,314
Advocacy Service	204,116	186,153
MASDAP	156,428	152,550
Middlesbrough Council - Hubs	142,500	200,000
Energy Redress Scheme	–	3,758
Macmillan Cancer Support	30,000	30,000
BPA - Access to Justice	42,143	–
Mental Health	28,000	28,000
Step Forward Tees Valley - BBO	2,481	13,223
Community Justice Fund	–	14,672
Warm Up North	58,934	37,322
Northern Powergrid	33,000	–
Barclays	2,250	4,500
LSLiP	–	18,406
National Lottery Schools	38,109	–
Other income from charitable activities	19,539	4,699
	845,500	780,597
Investment income		
Bank interest receivable	1,881	404
Total income	847,381	781,116

Middlesbrough Citizens Advice Bureau

Detailed Statement of Financial Activities *(continued)*

Year Ended 31 March 2024

	2024 £	2023 £
Expenditure on charitable activities		
Activities undertaken directly		
Wages	481,001	413,544
Employer's NIC	40,692	40,605
Pension costs	14,631	13,691
Premises costs	15,882	407
Office costs	12,600	6,764
Staff and volunteer costs	22,554	15,485
Payments to partners and other costs	74,542	117,702
	661,902	608,198
Support costs		
Wages	120,423	135,496
Premises costs	28,763	70,981
Office costs	37,987	31,629
Depreciation	16,907	16,907
Staff and volunteer costs	1,668	1,754
Payments to partners and other costs	6,415	6,691
	212,163	263,458
Governance costs		
Accountancy fees	1,400	400
Pension scheme costs	5,752	–
	7,152	400
Expenditure on charitable activities	881,217	872,056
Net expenditure	(33,836)	(90,940)

MIDDLESBROUGH CITIZENS ADVICE BUREAU

England & Wales - Charity number 1096071

Accounts

Company Registration Number: 04573848
Charity Registration Number: 1096071

Middlesbrough Citizens Advice Bureau

Financial Statements

For the Year Ending

31 March 2023

JANE ASCROFT ACCOUNTANCY LIMITED
Chartered accountants
Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XP

Middlesbrough Citizens Advice Bureau

Financial Statements

Year Ended 31 March 2023

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Middlesbrough Citizens Advice Bureau

Trustees' Annual Report (Incorporating the Director's Report)

Year Ended 31 March 2023

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2023.

Objectives and Activities

The charity's objects as set out in its Memorandum and Articles of Association are to 'promote any charitable purpose for the benefit of the community in Middlesbrough and surrounding areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.' In common with all Citizens Advice Bureaux the charity aims to:

a) Ensure that individuals do not suffer through ignorance of their rights and responsibilities or of the service available or through an inability to express their needs effectively. b) Exercise a responsible influence on the development of social policies and the service both locally and nationally. c) Provide a service which is independent and which provides free, confidential, impartial advice to everybody regardless of race, gender, sexuality or disability.

Ensuring our work delivers our aims
We review our aims, objectives and activities each year to ensure that our activities have met our objectives and that any planned activities will continue to do so. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

The focus of our work
The charity seeks funding from a wide variety of sources and uses this funding to meet any identified advice need within the town. All our activities are focused on providing free advice to the local population and are undertaken to further our charitable objects for the public benefit.

Who used and benefited from our services?
The charity provided its advice services from its main office in Middlesbrough Town Centre and from 5 community venues throughout Middlesbrough. Many projects are aimed at specific groups such as people with mental health problems, people with community care needs and people with cancer. However most of our services are open to all.

Achievements and Performance

In 2022-23 we consolidated our service delivery model, which reflects both a shift of emphasis towards remote advice provision and a reduction in resources, both financial and personnel. The main office is open to personal callers without appointments on Monday, Tuesday, Wednesday and Friday mornings. In the year we saw the number of face to face clients increase to 20% from the 8% of the year before. It is our ambition to open as well on Thursday mornings, but resources prevent this for this for the time being.

In 2022-23 we assisted 8505 clients compared to 5794 in the previous 12 months. These clients generated. Benefits advice remains our main area of work, accounting for 35% of all enquiries, followed by debt at 22%.

Financial Review

The results for the year are shown in the Statement of Financial Activities on page 10. We have been particularly fortunate in recent years in obtaining funding which has contributed towards the charity's core costs and this has allowed the charity to build up a level of free reserves of £287,580. This is after making provision for a pension liability (see note 19 for more details).

Principal Funding Sources
The principal funding sources are shown in note 6 to the accounts on page 17. The charity relies on grants from Central and Local Government as well as from other charitable organisations.

The charity's funds have to be available at short notice and so all funds are currently held either in the bank current or reserve account. The Memorandum and Articles of Association permit the trustees to make any investment as they see fit.

Reserves Policy
It is the policy of the organisation to use reserves to further its charitable aims and objectives, to maintain its building and to provide for any contingencies which may arise. The trustees have reviewed the reserves policy and consider that the following represents a fair and safe policy for the coming period:

A designated reserve to be held at a value of £50,000. This is to cover the redundancy costs of employed staff, should it become necessary to make redundancies, and to cover any repairs required to the building. To build unrestricted free reserves to a value equivalent to 3 months operating costs (excluding grant payments to partners). At the end of 2022/23 financial year £240,212 of free reserves are available. The reserves are available for use in the short term where revenue funding may be insufficient to cover costs. However, it is the policy of the organisation not to use free reserves to maintain a service in the long term. Rather the organisation will aim to produce a realistic budget at the beginning of each financial year which is based on the predicted revenue funding.

At the end of each year the Trustees will review the free reserves built up during the year, if any, and based on this take any decisions about transfers to designated reserves and future capital expenditure.

Structure, Governance and Management

Middlesbrough Citizens Advice Bureau is a company limited by guarantee. It was incorporated on 25th October 2002 and registered as a charity on 19th February 2003. In the event of the charity being wound up, members are required to contribute an amount not exceeding £1.

Recruitment and appointment of trustees

The board consists of not less than four and not more than 18 trustees. Trustees are either:

- Elected by membership at the Annual General Meeting, in which case they will hold office from the conclusion of that meeting. No more than two may be voluntary staff. Or
- Nominated by member organisations. The maximum number of such trustees is five of which a maximum of two will be from Middlesbrough Council. Or
- Co-opted by the trustee board. Trustees so appointed cannot exceed two-fifths of the total number of trustees.

All elected trustees retire from office at the third Annual General Meeting following the Annual General Meeting at which they were elected but they may be re-elected. All nominated or co-opted trustees retire from office at the third Annual General Meeting following the ordinary meeting of the trustee board at which they were appointed, but they too may seek re-election.

Organisational structure

The charity is an autonomous body. The trustees make strategic decisions about the charity and the day to day running of the Bureau is delegated to the Chief Executive and his team. The Chief Executive is responsible for ensuring that the aims and objectives of the charity are met. The board meets every three months to consider reports from the Chief Executive and other staff members and trustees are involved at other times in the administration of the Bureau.

Trustee Induction and Training

The Bureau has developed an induction program using its own material and material from Citizens Advice and the Charity Commission. The Bureau also aims to provide 2 or 3 training sessions per annum for trustees covering matters such as employment rights, key funders and trustee responsibilities.

Risk Management

During the year the trustees have undertaken a formal risk assessment process which has enabled them to identify the risks to which the charity is exposed and put in place measures to mitigate those risks.

Related parties

None of the trustees receives remuneration or any other benefit relating to their work for the charity. The charity is affiliated to the National Association of Citizens Advice Bureaux. Middlesbrough Council provides the charity with some core funding and is able to nominate a maximum of two trustees.

Reference and Administrative Details

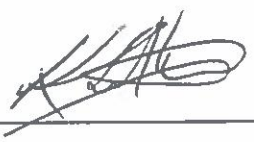
Registered charity name	Middlesbrough Citizens Advice Bureau
Charity registration number	1096071
Company registration number	04573848
Principal office and registered office	3 Bolckow Street Middlesbrough TS1 1TH
The Trustees	
	Mr J Broadbent Mr E D Kirkham (Chair) Ms K Leonard (Treasurer) Mr J Pulman (Resigned 22 November 2022) Mr K Salton (Vice Chair) Ms R Surrey Mr C Wilson Mr E Ndhovlu
Appointed as Advisors by MBC	Cllr J Thompson Cllr B Cooper
Staff Representatives	Ms K Rose Mr C McCrossan
Company Secretary	Mr J M Daniels
Independent Examiner	Jane Ascroft FCA MA (Cantab) Enterprise House Harmire Enterprise Park Barnard Castle County Durham DL12 8XP

Small Company Provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 8.8.23 and signed on behalf of the board of trustees by:

Mr K Salton (Vice Chair)
Trustee



Middlesbrough Citizens Advice Bureau

Independent Examiner's Report to the Trustees of Middlesbrough Citizens Advice Bureau

Year Ended 31 March 2023

I report to the trustees on my examination of the financial statements of Middlesbrough Citizens Advice Bureau ('the charity') for the year ended 31 March 2023.

Responsibilities and Basis of Report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements 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 the 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 charity'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 (ICAEW), 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 the charity as required by section 386 of the 2006 Act; or

2. the financial statements do not accord with those records; or

3. the financial statements 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 financial statements 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.

Jane Ascroft FCA MA (Cantab)
Independent Examiner

Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XP

Middlesbrough Citizens Advice Bureau

Statement of Financial Activities
(including income and expenditure account)

Year Ended 31 March 2023

	Note	2023 Unrestricted funds £	2023 Restricted funds £	2023 Total funds £	2022 Total funds £
Income and endowments					
Donations and legacies	5	115	–	115	170
Charitable activities	6	278,090	502,507	780,597	1,011,997
Investment income	7	404	–	404	–
Total income		278,609	502,507	781,116	1,012,167
Expenditure					
Expenditure on charitable activities	8,9	291,097	580,959	872,056	997,810
Total expenditure		291,097	580,959	872,056	997,810
Net (expenditure)/income		(12,488)	(78,452)	(90,940)	14,357
Transfers between funds		(28,005)	28,005	–	–
Net movement in funds		(40,493)	(50,447)	(90,940)	14,357
Reconciliation of funds					
Total funds brought forward		416,177	112,159	528,336	513,979
Total funds carried forward		375,684	61,712	437,396	528,336

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 9 to 23 form part of these financial statements.

Middlesbrough Citizens Advice Bureau

Statement of Financial Position

31 March 2023

	Note	2023 £	2022 £
Fixed Assets			
Tangible fixed assets	**16**	91,110	108,017
Current Assets			
Debtors	**17**	84,925	73,604
Cash at bank and in hand		355,172	430,299
		440,097	503,903
Creditors: amounts falling due within one year	**18**	91,837	76,841
Net Current Assets		348,260	427,062
Total Assets Less Current Liabilities		439,370	535,079
Provisions	**19**	1,974	6,743
Net Assets		437,396	528,336
Funds of the Charity			
Restricted funds		61,712	112,159
Unrestricted funds		375,684	416,177
Total charity funds	**21**	437,396	528,336

For the 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 company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

These financial statements were approved by the board of trustees and authorised for issue on ....., and are signed on behalf of the board by:

Ms K Leonard (Treasurer)
Trustee

The notes on pages 9 to 23 form part of these financial statements.

Middlesbrough Citizens Advice Bureau

Statement of Cash Flows

Year Ended 31 March 2023

	2023	2022
	£	£
Cash Flows from Operating Activities		
Net (expenditure)/income	(90,940)	14,357
Adjustments for:		
Depreciation of tangible fixed assets	16,907	18,359
Other interest receivable and similar income	(404)	–
Accrued (income)/expenses	(332)	7,662
Changes in:		
Trade and other debtors	(12,616)	(17,809)
Trade and other creditors	16,623	2,849
Provisions and employee benefits	(4,769)	(23,283)
Cash generated from operations	(75,531)	2,135
Interest received	404	–
Net cash (used in)/from operating activities	(75,127)	2,135
Net (Decrease)/Increase in Cash and Cash Equivalents	(75,127)	2,135
Cash and Cash Equivalents at Beginning of Year	430,299	428,164
Cash and Cash Equivalents at End of Year	355,172	430,299

The notes on pages 9 to 23 form part of these financial statements.

1. General Information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 3 Bolckow Street, Middlesbrough, TS1 1TH.

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting Policies

Basis of Preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The trustees consider that there are no significant estimates or judgements affecting these financial statements.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the purposes of the charity.

Designated funds are unrestricted funds earmarked by the trustees for specific purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor.

3. Accounting Policies *(continued)*

Income

All income is included in the statement of financial activities when the charity is entitled to the income, any performance related conditions attached have been met or are fully within the control of the charity, the income is considered probable and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Donations and legacy income is received by way of donations, legacies, grants and gifts and is included in full in the Statement of Financial Activities when receivable. Where legacies have been notified to the charity but the criteria for income recognition have not been met, the legacy is treated as a contingent asset and disclosed if material. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity, being the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market.

Investment income is included when receivable.

Income from charitable trading activity is accounted for when earned.

Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Costs of raising funds comprise the costs associated with attracting donations, grants and legacies and the costs of trading for fundraising purposes.

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.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis, as set out in the notes to the accounts.

Operating Leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

3. **Accounting Policies** *(continued)*

Tangible Assets

Assets costing £500 or more are capitalised as tangible fixed assets and are carried at cost, net of depreciation and any provision for impairment.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold Buildings	-	4% straight line
Office Equipment	-	10% straight line
Computer Equipment	-	33% straight line

Impairment of Fixed Assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

Provisions

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event, it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Financial Instruments

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

Defined Contribution Plans

The company participates in a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme. The company must recognise a liability measured as the present value of contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account ie the unwinding of the discount rate as a finance cost in the period in which it arises. See note 19 to the accounts for further information.

Debtors

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

Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

Cash at Bank and in Hand

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

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Taxation

The company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

4. Limited by Guarantee

The company is limited by guarantee. At 31st March 2023 there were 7 members each of whom had undertaken to contribute an amount not exceeding £1 in the event of a winding up.

5. Donations and Legacies

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Donations				
Donations and gifts	115	115	170	170

6. Charitable Activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Middlesbrough Council - Core funding	87,314	–	87,314
Advocacy Service	186,153	–	186,153
MASDAP	–	152,550	152,550
Middlesbrough Council - Hubs	–	200,000	200,000
Energy Redress Scheme	–	3,758	3,758
Macmillan Cancer Support	–	30,000	30,000
Mental Health	–	28,000	28,000
Step Forward Tees Valley - BBO	–	13,223	13,223
Community Justice Fund	–	14,672	14,672
Warm Up North	–	37,322	37,322
Barclays	–	4,500	4,500
LSLiP	–	18,406	18,406
Warm Homes Fund	–	76	76
Other income from charitable activities	4,623	–	4,623
	278,090	502,507	780,597

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Middlesbrough Council - Core funding	87,314	–	87,314
Advocacy Service	213,274	–	213,274
MASDAP	–	201,098	201,098
Middlesbrough Council - Hubs	–	200,000	200,000
Energy Redress Scheme	–	17,496	17,496
Macmillan Cancer Support	–	30,000	30,000
Help To Claim	–	154,696	154,696
Mental Health	–	28,000	28,000
Step Forward Tees Valley - BBO	–	17,129	17,129
North Ormesby OR	–	9,000	9,000
LSLiP	–	41,736	41,736
Warm Homes Fund	–	12,152	12,152
Other income from charitable activities	102	–	102
	300,690	711,307	1,011,997

7. Investment Income

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Bank interest receivable	404	404	–	–

8. Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Costs of charitable activities	193,257	414,941	608,198
Support costs	97,840	166,018	263,858
	291,097	580,959	872,056

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Costs of charitable activities	196,617	575,061	771,678
Support costs	72,697	153,435	226,132
	269,314	728,496	997,810

9. Expenditure on Charitable Activities by Activity Type

	Activities undertaken directly £	Support costs £	**Total funds 2023 £**	Total fund 2022 £
Costs of charitable activities	608,198	263,858	872,056	997,810

10. Analysis of Grants

	2023 £	2022 £
Grants to Institutions		
Actes	18,300	30,188
Age UK	13,125	17,500
CHAC	62,500	62,364
Middlesbrough Council	22,500	22,500
	116,425	132,552
Grants to Individuals		
Stockton Citizens Advice	–	7,543
Hartlepool Citizens Advice	–	235
	–	7,778
Total grants	116,425	140,330

Monies paid to Actes, CHAC, Middlesbrough Council and Age UK Teesside are for delivery of the Hub Advice/Benefits Take Up Campaign, for which Middlesbrough CAB is the lead partner.

Monies paid to Stockton CAB and Hartlepool CAB is for delivery of the advocacy service, for which Middlesbrough CAB is the lead partner.

11. Net (Expenditure)/Income

Net (expenditure)/income is stated after charging/(crediting):

	2023	2022
	£	£
Depreciation of tangible fixed assets	16,907	18,359

12. Independent Examination Fees

	2023	2022
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	1,200	–

13. Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2023	2022
	£	£
Wages and salaries	549,040	681,686
Social security costs	40,605	47,009
Employer contributions to pension plans	18,460	17,075
Movement in pension provision	(4,769)	(15,703)
	603,336	730,067

The average head count of employees during the year was 32 (2022: 38).

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £43,237 (2022:£46,387).

14. Trustee Remuneration and Expenses

No trustees were paid either remuneration or expenses in the current or previous year.

15. Transfers Between Funds

During the year match funding of £28,005 was transferred from unrestricted to restricted funds.

16. Tangible Fixed Assets

	Freehold Buildings £	Office Equipment £	Computer Equipment £	Total £
Cost				
At 1 April 2022 and 31 March 2023	393,967	45,566	6,292	445,825
Depreciation				
At 1 April 2022	292,736	38,780	6,292	337,808
Charge for the year	15,759	1,148	–	16,907
At 31 March 2023	308,495	39,928	6,292	354,715
Carrying amount				
At 31 March 2023	85,472	5,638	–	91,110
At 31 March 2022	101,231	6,786	–	108,017

17. Debtors

	2023 £	2022 £
Trade debtors	39,932	35,420
Prepayments and accrued income	44,993	28,791
Other debtors	–	9,393
	84,925	73,604

18. Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	16,800	7,306
Accruals and deferred income	40,103	41,730
Social security and other taxes	19,080	23,153
~~Deferred income~~	~~12,500~~	–
Pension creditor	3,354	4,652
	91,837	76,841

19. Provisions

	Pensions and similar obligations £
At 1 April 2022	6,743
Other movements	(4,769)
At 31 March 2023	1,974

20. Pensions and Other Post Retirement Benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £13,691 (2022: £1,372).

20. Pensions and Other Post Retirement Benefits *(continued)*

Scheme: TPT Retirement Solutions - The Growth Plan

The company participates in the scheme, a multi-employer scheme which provides benefits to some 638 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme. The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK. The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme. A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions
From 1 April 2019 to 31 January 2025: £3,312,000 per annum (payable monthly)

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit Contributions
From 1 April 2019 to 30 September 2028: ££11,243,000 per annum (payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Present Value of Provision

	2023	2022	2021
	£	£	£
Present value of provision	6,743	30,026	35,576

Reconciliation of opening and closing provisions

	2023	2022
	£	£
Provision at start of period	30,026	35,576
Unwinding of the discount factor (interest expense)	173	800

20. Pensions and Other Post Retirement Benefits *(continued)*

Deficit contribution paid	(7,598)	(7,377)
Remeasurements - Impact of any changes in assumptions	(155)	1,027
Remeasurements - Changes to the contribution schedule	(15,703)	Nil
Provision at end of period	13,486	60,052

Income and Expenditure Impact

	2023 £	2022 £
Interest expense	173	800
Remeasurements - Impact of any change in assumptions	(155)	1,027
Remeasurements - Amendments to the contribution schedule	(15,703)	Nil
Costs recognised in income and expenditure accounts	17,057	16,968

*includes defined contribution schemes and future service contributions (i.e. excluding any deficit reduction payments) to defined benefit schemes which are treated as defined contribution schemes.

Assumptions

	2023 £	2022 £	2021 £
Rate of discount	2	1	3

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

	2023 £	2022 £	2021 £
~~Year 1~~	~~2,457~~	~~7,598~~	~~7,377~~
Year 2	2,457	7,826	7,598
Year 3	2,457	8,061	7,826
Year 4	Nil	6,919	8,061
Year 5	Nil	Nil	6,919

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

It is these contributions that have been used to derive the company's balance sheet liability.

21. Analysis of Charitable Funds

Unrestricted funds

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
General funds	264,946	92,456	(41,817)	(75,373)	240,212
Advocacy Service	–	186,153	(233,521)	47,368	–
Designated Fund - Contingency	50,000	–	–	–	50,000
Fixed Asset funds	101,231	–	(15,759)	–	85,472
	416,177	278,609	(291,097)	(28,005)	375,684

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
General funds	242,182	87,586	(2,443)	(62,379)	264,946
Advocacy Service	–	213,274	(251,112)	37,838	–
Designated Fund - Contingency	50,000	–	–	–	50,000
Fixed Asset funds	116,990	–	(15,759)	–	101,231
	409,172	300,860	(269,314)	(24,541)	416,177

Restricted funds

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
MASDAP	–	152,550	(175,316)	–	(22,766)
Middlesbrough Council Hubs	55,875	200,000	(195,200)	–	60,675
Macmillan Cancer Support	38,112	30,000	(26,234)	–	41,878
Mental Health	–	28,000	(41,955)	–	(13,955)
Step Forward Tees Valley (BBO)	–	13,223	(22,570)	9,347	–

21. Analysis of Charitable Funds *(continued)*

North Ormesby OR	18,172	–	(18,172)	–	–
LSLiP	–	18,406	(29,403)	10,997	–
Energy Redress Scheme	–	3,758	(10,086)	6,328	–
Barclays	–	4,500	(5,065)	–	(565)
Warm Homes Fund	–	76	–	(76)	–
Community Justice Fund	–	14,672	(16,081)	1,409	–
Warm Up North	–	37,322	(40,877)	–	(3,555)
	112,159	502,507	(580,959)	28,005	61,712

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
MASDAP	–	201,098	(184,883)	(16,215)	–
Middlesbrough Council Hubs	51,639	200,000	(195,764)	–	55,875
Benefits for Migrants	3,251	–	–	(3,251)	–
Macmillan Cancer Support	28,561	30,000	(20,449)	–	38,112
Mental Health	–	28,000	(34,026)	6,026	–
Step Forward Tees Valley (BBO)	–	17,129	(20,247)	3,118	–
North Ormesby OR	4,632	9,000	(2,924)	7,464	18,172
Access to Justice LP	8,894	–	(20,174)	11,280	–
Warmer Homes	–	12,152	(16,861)	4,709	–
Help to Claim	366	154,696	(155,731)	669	–
North Ormesby MM	7,464	–	–	(7,464)	–
LSLiP	–	41,736	(57,461)	15,725	–
Energy Redress Scheme	–	17,496	(19,976)	2,480	–
	104,807	711,307	(728,496)	24,541	112,159

21. Analysis of Charitable Funds *(continued)*

Money Advice Service Debt Advice Project (MASDAP) monies are used to deliver a specialist debt casework service.

The Advocacy Service is funded by Middlesbrough Council, Stockton Borough Council and Redcar and Cleveland Borough Council. The monies are used to deliver a service providing support to people wishing to access or better understand the health and social care services they receive, or need support because of lack of capacity,

Middlesbrough Council monies are used to provide our generalist service. It is also used to deliver, with partners, benefits advice in community settings

Macmillan Cancer Support funding comes from Middlesbrough Council, Redcar and Cleveland Borough Council and South Tees Clinical Commissioning Group and the monies are used to deliver a service providing benefits advice to people with cancer.

Community Connect is funding for a service which puts people facing social isolation in contact with their community and helping them overcome barriers to engagement.

Mental Health Advice is a service providing welfare benefits advice to people with mental health problems.

Step Forward Tees Valley - BBQ is a debt and financial capability service for people facing significant barriers to joining the labour market.

The Warmer Homes service provides income maximisation and energy advice to people at risk of fuel poverty.

North Ormesby Money Matters provides financial capability services in North Ormesby through funding provided by North Ormesby Big Local.

The Access to Justice Fund provides resources to offer a benefits advice service to migrants.

UCSS is now known as the Help To Claim Service, which assists people to make claims for Universal Credit.

Benefits for Migrants is a service funded for part of the year by the Access lo Justice fund and the remainder by the People's Postcode Lottery. It provides advice and support to people abroad who need to claim benefits or challenge a decision about their benefits entitlement.

Energy Advice Project is funded via our national association, this service provides advice to people in fuel poverty about income maximisation, switching energy providers and reducing energy expenditure.

Help to Claim is funded via our national association, this service provides assistance to people wishing to claim Universal Credit. The advice is provided face to face, over th phone and via webchats.

Energy Redress Scheme - The Energy Redress Fund scheme provides energy advice and income maximisation services to people in or at risk of fuel poverty.

LSLiP - The Legal Support for Litigants in Person provides advice to people with welfare benefits or employment issues who are involved in litigation eg appealing to a First Tier Benefits Tribunal or to an Employment Tribunal.

Warm Up North is an energy advice service delivered in partnership with Stockton, Newcastle

21. Analysis of Charitable Funds *(continued)*

and South Tyneside CABx. The project aims to help local people mitigate the effects of fuel poverty through a range of measures, including advice about tariffs, grants available, reducing energy usage, and income maximisation.

Community Justice Fund was short term funding, provided through the Access to Justice Foundation, to enable legal advice organisations to maintain their services in the face of the cost of living crisis. Middlesbrough CAB used the money to support the salaries of key supervisors within its generalist service.

The designated fund has been set aside to ensure that the charity will have funds available should any unforeseen, major repairs be required to the building and any costs relating to future redundancies, should these be required.

22. Analysis of Net Assets Between Funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Tangible fixed assets	91,110	–	91,110
Current assets	378,385	61,712	440,097
Creditors less than 1 year	(91,837)	–	(91,837)
Provisions	(1,974)	–	(1,974)
Net assets	375,684	61,712	437,396

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	108,017	–	108,017
Current assets	382,351	112,159	494,510
Creditors less than 1 year	(67,448)	–	(67,448)
Provisions	(6,743)	–	(6,743)
Net assets	416,177	112,159	528,336

23. Analysis of Changes in Net Debt

	At 1 Apr 2022 £	Cash flows £	**At 31 Mar 2023 £**
Cash at bank and in hand	430,299	(75,127)	355,172

24. Operating Lease Commitments

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

	2023 £	2022 £
Not later than 1 year	323	482
Later than 1 year and not later than 5 years	323	–
	646	482

25. Related Parties

There were no transactions with related parties during the current or previous year.

Middlesbrough Citizens Advice Bureau

Management Information

Year Ended 31 March 2023

The Following Pages Do Not Form Part of the Financial Statements.

Middlesbrough Citizens Advice Bureau

Detailed Statement of Financial Activities

Year Ended 31 March 2023

	2023 £	2022 £
Income and endowments		
Donations and legacies		
Donations and gifts	115	170
Charitable activities		
Middlesbrough Council - Core funding	87,314	87,314
Advocacy Service	186,153	213,274
MASDAP	152,550	201,098
Middlesbrough Council - Hubs	200,000	200,000
Energy Redress Scheme	3,758	17,496
Macmillan Cancer Support	30,000	30,000
Help To Claim	–	154,696
Mental Health	28,000	28,000
Step Forward Tees Valley - BBO	13,223	17,129
Community Justice Fund	14,672	–
Warm Up North	37,322	–
North Ormesby OR	–	9,000
Barclays	4,500	–
LSLiP	18,406	41,736
Warm Homes Fund	76	12,152
Other income from charitable activities	4,623	102
	780,597	1,011,997
Investment income		
Bank interest receivable	404	–
Total income	781,116	1,012,167
Expenditure		
Activities undertaken directly		
Wages	413,544	551,970
Employer's NIC	40,605	47,009
Pension costs	13,691	1,372
Premises costs	407	399
Office costs	6,764	7,927
Staff and volunteer costs	15,485	14,334
Payments to partners and other costs	117,702	148,667
	608,198	771,678
Support costs		
Wages	135,496	129,716
Premises costs	70,981	37,848
Office costs	31,629	35,788
Depreciation	16,907	18,359
Staff and volunteer costs	1,754	1,198
Payments to partners and other costs	6,691	439
Governance costs	400	2,784
	263,858	226,132
Expenditure on charitable activities	872,056	997,810

Middlesbrough Citizens Advice Bureau

Detailed Statement of Financial Activities *(continued)*

Year Ended 31 March 2023

	2023	2022
	£	£
Net (expenditure)/income	(90,940)	14,357

MIDDLESBROUGH CITIZENS ADVICE BUREAU

England & Wales - Charity number 1096071

Accounts

Company Registration Number: 04573848
Charity Registration Number: 1096071

Middlesbrough Citizens Advice Bureau

Financial Statements

For the Year Ending

31 March 2022

JANE ASCROFT ACCOUNTANCY LIMITED
Chartered accountants & statutory auditor
Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XT

Middlesbrough Citizens Advice Bureau

Financial Statements

Year Ended 31 March 2022

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Middlesbrough Citizens Advice Bureau

Trustees' Annual Report (Incorporating the Director's Report)

Year Ended 31 March 2022

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2022.

Objectives and Activities

The charity's objects as set out in its Memorandum and Articles of Association are to 'promote any charitable purpose for the benefit of the community in Middlesbrough and surrounding areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.' In common with all Citizens Advice Bureaux the charity aims to:

a) Ensure that individuals do not suffer through ignorance of their rights and responsibilities or of the service available or through an inability to express their needs effectively. b) Exercise a responsible influence on the development of social policies and the service both locally and nationally. c) Provide a service which is independent and which provides free, confidential, impartial advice to everybody regardless of race, gender, sexuality or disability.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year to ensure that our activities have met our objectives and that any planned activities will continue to do so. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

The focus of our work

The charity seeks funding from a wide variety of sources and uses this funding to meet any identified advice need within the town. All our activities are focused on providing free advice to the local population and are undertaken to further our charitable objects for the public benefit.

Who used and benefited from our services?

The charity provided its advice services from its main office in Middlesbrough Town Centre and from 5 community venues throughout Middlesbrough. Many projects are aimed at specific groups such as people with mental health problems, people with community care needs and people with cancer. However most of our services are open to all.

Achievements and Performance

In 2021-22 we began the process of transitioning back to face to face services as the restrictions associated with the Covid pandemic began to ease. Over the course of the pandemic we had migrated our services to online delivery, and we decided that in transitioning back to face to face services we wanted to maintain a robust remote advice service. To this end our aim is to re-open our main office in the town centre to drop in callers every weekday morning but keep afternoons for appointments only, thus enabling us to continue to focus resources on the remote advice. Over the last two years our volunteer levels have dropped and one of the key elements of re-opening the face to face service is recruiting more volunteers to replace those who have left us.

The shift back to face to face services is reflected in our key statistics: we dealt with 16,326 issues in 2021-22 compared to 15,002 the year before. However, in 2021-22 the number of enquiries dealt with in person rose to 17% compared to just 8% in the previous year. Benefits advice remains our main area of work, making up 39% of all enquiries, followed by debt at 20%.

Financial Review

The results for the year are shown in the Statement of Financial Activities on page 10. We have been particularly fortunate in recent years in obtaining funding which has contributed towards the charity's core costs and this has allowed the charity to build up a level of free reserves of £242,182. This is after making provision for a pension liability (see note 19 for more details).

Principal Funding Sources

The principal funding sources are shown in note 6 to the accounts on page 17. The charity relies on grants from Central and Local Government as well as from other charitable organisations.

The charity's funds have to be available at short notice and so all funds are currently held either in the bank current or reserve account. The Memorandum and Articles of Association permit the trustees to make any investment as they see fit.

Reserves Policy

It is the policy of the organisation to use reserves to further its charitable aims and objectives, to maintain its building and to provide for any contingencies which may arise. The trustees have reviewed the reserves policy and consider that the following represents a fair and safe policy for the coming period: A designated reserve to be held at a value of £50,000. This is to cover the redundancy costs of employed staff, should it become necessary to make redundancies, and to cover any repairs required to the building. To build unrestricted free reserves to a value equivalent to 3 months operating costs (excluding grant payments to partners). At the end of 2021/22 financial year £264,946 of free reserves are available. The reserves are available for use in the short term where revenue funding may be be insufficient to cover costs. However, it is the policy of the organisation not to use free reserves to maintain a service in the long term. Rather the organisation will aim to produce a realistic budget at the beginning of each financial year which is based on the predicted revenue funding. At the end of each year the Trustees will review the free reserves built up during the year, if any, and based on this take any decisions about transfers to designated reserves and future capital expenditure.

Structure, Governance and Management

Middlesbrough Citizens Advice Bureau is a company limited by guarantee. It was incorporated on 25th October 2002 and registered as a charity on 19th February 2003. In the event of the charity being wound up, members are required to contribute an amount not exceeding £1.

Recruitment and appointment of trustees

The board consists of not less than four and not more than 18 trustees. Trustees are either:

- Elected by membership at the Annual General Meeting, in which case they will hold office from the conclusion of that meeting. No more than two may be voluntary staff. Or
- Nominated by member organisations. The maximum number of such trustees is five of which a maximum of two will be from Middlesbrough Council. Or
- Co-opted by the trustee board. Trustees so appointed cannot exceed two-fifths of the total number of trustees.

All elected trustees retire from office at the third Annual General Meeting following the Annual General Meeting at which they were elected but they may be re-elected. All nominated or co-opted trustees retire from office at the third Annual General Meeting following the ordinary meeting of the trustee board at which they were appointed, but they too may seek re-election.

Organisational structure

The charity is an autonomous body. The trustees make strategic decisions about the charity and the day to day running of the Bureau is delegated to the Chief Executive and his team. The Chief Executive is responsible for ensuring that the aims and objectives of the charity are met. The board meets every three months to consider reports from the Chief Executive and other staff members and trustees are involved at other times in the administration of the Bureau.

Trustee Induction and Training

The Bureau has developed an induction program using its own material and material from Citizens Advice and the Charity Commission. The Bureau also aims to provide 2 or 3 training sessions per annum for trustees covering matters such as employment rights, key funders and trustee responsibilities.

Risk Management

During the year the trustees have undertaken a formal risk assessment process which has enabled them to identify the risks to which the charity is exposed and put in place measures to mitigate those risks.

Related parties

None of the trustees receives remuneration or any other benefit relating to their work for the charity. The charity is affiliated to the National Association of Citizens Advice Bureaux. Middlesbrough Council provides the charity with some core funding and is able to nominate a maximum of two trustees.

Reference and Administrative Details

Registered charity name	Middlesbrough Citizens Advice Bureau
Charity registration number	1096071
Company registration number	04573848
Principal office and registered office	3 Bolckow Street Middlesbrough TS1 1TH
The Trustees	
	Mr J Broadbent Mr E D Kirkham (Chair) Ms K Leonard (Treasurer) Mr J Pulman Mr K Salton (Vice Chair) Ms R Surrey Mr E Ndhovlu
Appointed as Advisors by MBC	Cllr J Thompson Cllr B Cooper
Staff Representatives	Ms K Rose Mr C McCrossan
Company Secretary	Mr J M Daniels
Auditor	Jane Ascroft Accountancy Limited Chartered accountants & statutory auditor Enterprise House Harmire Enterprise Park Barnard Castle County Durham DL12 8XT
Bankers	Yorkshire Bank 7 Linthorpe Road Middlesbrough TS1 1RF
Solicitors	Endeavour Partnership LLP Tobias House St Marks Court Teesdale Business Park Stockton On Tees TS17 6QW

Trustees' Responsibilities Statement

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

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the trustees are required to:

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

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

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Small Company Provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 15-11-22 and signed on behalf of the board of trustees by:

Mr K Salton (Vice Chair)
Trustee

Independent Auditor's Report to the Members of Middlesbrough Citizens Advice Bureau

Year Ended 31 March 2022

Opinion

We have audited the financial statements of Middlesbrough Citizens Advice Bureau (the 'charity') for the year ended 31 March 2022 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for Opinion

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

Conclusions Relating to Going Concern

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

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

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

Other Information

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

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

We have nothing to report in this regard.

Opinions on Other Matters Prescribed by the Companies Act 2006

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

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

Matters on Which We are Required to Report by Exception

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

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

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

Responsibilities of Trustees

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of Our Report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Jane Ascroft (Senior Statutory Auditor)

For and on behalf of
Jane Ascroft Accountancy Limited
Chartered accountants & statutory auditor
Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XT

Middlesbrough Citizens Advice Bureau

Statement of Financial Activities
(including income and expenditure account)

Year Ended 31 March 2022

	Note	2022 Unrestricted funds £	2022 Restricted funds £	2022 Total funds £	2021 Total funds £
Income and endowments					
Donations and legacies	5	170	–	170	120
Charitable activities	6	300,690	711,307	1,011,997	1,049,351
Total income		300,860	711,307	1,012,167	1,049,471
Expenditure					
Expenditure on charitable activities	7,8	269,314	728,496	997,810	1,013,870
Total expenditure		269,314	728,496	997,810	1,013,870
Net income		31,546	(17,189)	14,357	35,601
Transfers between funds		(24,541)	24,541	–	–
Net movement in funds		7,005	7,352	14,357	35,601
Reconciliation of funds					
Total funds brought forward		409,172	104,807	513,979	478,378
Total funds carried forward		416,177	112,159	528,336	513,979

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 13 to 26 form part of these financial statements.

Middlesbrough Citizens Advice Bureau

Statement of Financial Position

31 March 2022

	Note	2022 £	2021 £
Fixed Assets			
Tangible fixed assets	14	108,017	126,376
Current Assets			
Debtors	15	73,604	45,122
Cash at bank and in hand		430,299	428,164
		503,903	473,286
Creditors: amounts falling due within one year	16	76,841	55,657
Net Current Assets		427,062	417,629
Total Assets Less Current Liabilities		535,079	544,005
Provisions	17	6,743	30,026
Net Assets		528,336	513,979
Funds of the Charity			
Restricted funds		112,159	104,807
Unrestricted funds		416,177	409,172
Total charity funds	19	528,336	513,979

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

These financial statements were approved by the board of trustees and authorised for issue on 15/11/22, and are signed on behalf of the board by:

Ms K Leonard (Treasurer)
Trustee

The notes on pages 13 to 26 form part of these financial statements.

Middlesbrough Citizens Advice Bureau

Statement of Cash Flows

Year Ended 31 March 2022

	2022 £	2021 £
Cash Flows from Operating Activities		
Net income	14,357	35,601
Adjustments for:		
Depreciation of tangible fixed assets	18,359	19,002
Accrued expenses/(income)	7,662	(20,554)
Changes in:		
Trade and other debtors	(17,809)	80,304
Trade and other creditors	2,849	1,449
Provisions and employee benefits	(23,283)	(5,550)
Cash generated from operations	2,135	110,252
Net cash from operating activities	2,135	110,252
Net Increase in Cash and Cash Equivalents	2,135	110,252
Cash and Cash Equivalents at Beginning of Year	428,164	317,912
Cash and Cash Equivalents at End of Year	430,299	428,164

The notes on pages 13 to 26 form part of these financial statements.

1. General Information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 3 Bolckow Street, Middlesbrough, TS1 1TH.

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting Policies

Basis of Preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The trustees consider that there are no significant estimates or judgements affecting these financial statements.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the purposes of the charity.

Designated funds are unrestricted funds earmarked by the trustees for specific purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor.

3. Accounting Policies *(continued)*

Income

All income is included in the statement of financial activities when the charity is entitled to the income, any performance related conditions attached have been met or are fully within the control of the charity, the income is considered probable and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Donations and legacy income is received by way of donations, legacies, grants and gifts and is included in full in the Statement of Financial Activities when receivable. Where legacies have been notified to the charity but the criteria for income recognition have not been met, the legacy is treated as a contingent asset and disclosed if material. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity, being the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market.

Investment income is included when receivable.

Income from charitable trading activity is accounted for when earned.

Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Costs of raising funds comprise the costs associated with attracting donations, grants and legacies and the costs of trading for fundraising purposes.

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.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis, as set out in the notes to the accounts.

Operating Leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

3. Accounting Policies *(continued)*

Tangible Assets

Assets costing £500 or more are capitalised as tangible fixed assets and are carried at cost, net of depreciation and any provision for impairment.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold Buildings	-	4% straight line
Office Equipment	-	10% straight line
Computer Equipment	-	33% straight line

Impairment of Fixed Assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

Provisions

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event, it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Financial Instruments

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

Defined Contribution Plans

The company participates in a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme. The company must recognise a liability measured as the present value of contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account ie the unwinding of the discount rate as a finance cost in the period in which it arises. See note 19 to the accounts for further information.

Debtors

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

Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

Cash at Bank and in Hand

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

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Taxation

The company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

4. Limited by Guarantee

The company is limited by guarantee. At 31st March 2022 there were 7 members each of whom had undertaken to contribute an amount not exceeding £1 in the event of a winding up.

5. Donations and Legacies

	Unrestricted Funds £	**Total Funds 2022 £**	Unrestricted Funds £	Total Funds 2021 £
Donations				
Donations and gifts	170	170	120	120

6. Charitable Activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Middlesbrough Council - Core funding	87,314	–	87,314
Advocacy Service	213,274	–	213,274
MASDAP	–	201,098	201,098
Middlesbrough Council - Hubs	–	200,000	200,000
Energy Redress Scheme	–	17,496	17,496
Macmillan Cancer Support	–	30,000	30,000
Help To Claim	–	154,696	154,696
Mental Health	–	28,000	28,000
Step Forward Tees Valley - BBO	–	17,129	17,129
North Ormesby OR	–	9,000	9,000
LSLiP	–	41,736	41,736
Warm Homes Fund	–	12,152	12,152
Other income from charitable activities	102	–	102
	300,690	711,307	1,011,997

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Middlesbrough Council - Core funding	87,314	–	87,314
Advocacy Service	201,423	–	201,423
MASDAP	–	204,322	204,322
Middlesbrough Council - Hubs	–	200,000	200,000
Energy Redress Scheme	–	1,861	1,861
Macmillan Cancer Support	–	45,000	45,000
Help To Claim	–	153,802	153,802
Mental Health	–	28,106	28,106
Step Forward Tees Valley - BBO	–	17,919	17,919
BEIS	8,750	–	8,750
North Ormesby OR	–	22,000	22,000
Access to Justice	–	35,000	35,000
LSLiP	–	14,430	14,430
Warm Homes Fund	–	22,119	22,119
Other income from charitable activities	6,865	440	7,305
	304,352	744,999	1,049,351

7. Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Costs of charitable activities	196,617	575,061	771,678
Support costs	72,697	153,435	226,132
	269,314	728,496	997,810

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Costs of charitable activities	221,359	586,962	808,321
Support costs	60,759	144,790	205,549
	282,118	731,752	1,013,870

8. Expenditure on Charitable Activities by Activity Type

	Activities undertaken directly £	Support costs £	**Total funds 2022 £**	Total fund 2021 £
Costs of charitable activities	771,678	226,132	997,810	1,013,870

9. Analysis of Partnership Payments

	2022 £	2021 £
Hub Advice/Benefits Take Up Campaign		
Actes	30,188	30,241
Age UK	17,500	17,500
CHAC	62,364	52,663
Middlesbrough Council	22,500	28,500
	132,552	128,904
Advocacy service		
Stockton Citizens Advice	7,543	18,413
Hartlepool Citizens Advice	235	943
	7,778	19,356
Total partnership payments	140,330	148,260

Monies paid to Actes, CHAC, Middlesbrough Council and Age UK Teesside are for delivery of the Hub Advice/Benefits Take Up Campaign, for which Middlesbrough CAB is the lead partner.

Monies paid to Stockton CAB and Hartlepool CAB is for delivery of the advocacy service, for which Middlesbrough CAB is the lead partner.

10. Net Income

Net income is stated after charging/(crediting):

	2022	2021
	£	£
Depreciation of tangible fixed assets	18,359	19,002

11. Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2022	2021
	£	£
Wages and salaries	681,686	669,593
Social security costs	47,009	49,524
Employer contributions to pension plans	17,075	17,168
Movement in pension provision	(15,703)	1,827
	730,067	738,112

The average head count of employees during the year was 38 (2021: 39).

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £46,387 (2021:£46,396).

12. Trustee Remuneration and Expenses

No trustees were paid either remuneration or expenses in the current or previous year.

13. Transfers Between Funds

During the year £24,541 was transferred from unrestricted to restricted funds. This comprised match funding of £44,007 less contribution to overheads by projects of £19,466.

14. Tangible Fixed Assets

	Freehold Buildings	Office Equipment	Computer Equipment	**Total**
	£	£	£	£
Cost				
At 1 April 2021 and 31 March 2022	393,967	45,566	6,292	445,825
Depreciation				
At 1 April 2021	276,977	37,632	4,840	319,449
Charge for the year	15,759	1,148	1,452	18,359
At 31 March 2022	292,736	38,780	6,292	337,808
Carrying amount				
At 31 March 2022	101,231	6,786	–	108,017
At 31 March 2021	116,990	7,934	1,452	126,376

15. Debtors

	2022	2021
	£	£
Trade debtors	35,420	28,215
Prepayments and accrued income	28,791	16,907
Other debtors	9,393	–
	73,604	45,122

16. Creditors: amounts falling due within one year

	2022	2021
	£	£
Trade creditors	7,306	5,629
Accruals and deferred income	41,730	23,395
Social security and other taxes	23,153	21,351
Pension creditor	4,652	5,149
Other creditors	–	133
	76,841	55,657

17. Provisions

	Pensions and similar obligations
	£
At 1 April 2021	30,026
Remeasurements - amendments to contribution schedule	(15,703)
Unwinding of discount factor (interest expense)	173
Remeasurements - impact of change in assumptions	(155)
Deficit contributions paid	(7,598)
At 31 March 2022	6,743

18. Pensions and Other Post Retirement Benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £1,372 (2021: £18,995).

18. Pensions and Other Post Retirement Benefits *(continued)*

Scheme: TPT Retirement Solutions - The Growth Plan

The company participates in the scheme, a multi-employer scheme which provides benefits to some 638 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme. The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK. The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme. A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions
From 1 April 2019 to 31 January 2025: £3,312,000 per annum (payable monthly)

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit Contributions
From 1 April 2019 to 30 September 2028: ££11,243,000 per annum (payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Present Value of Provision

	2022	2021	2020
	£	£	£
Present value of provision	6,743	30,026	35,576

Reconciliation of opening and closing provisions

	2022	2021
	£	£
Provision at start of period	30,026	35,576
Unwinding of the discount factor (interest expense)	173	800

18. Pensions and Other Post Retirement Benefits *(continued)*

Deficit contribution paid	(7,598)	(7,377)
Remeasurements - Impact of any changes in assumptions	(155)	1,027
Remeasurements - Changes to the contribution schedule	(15,703)	Nil
Provision at end of period	13,486	60,052

Income and Expenditure Impact

	2022	2021
	£	£
Interest expense	173	800
Remeasurements - Impact of any change in assumptions	(155)	1,027
Remeasurements - Amendments to the contribution schedule	(15,703)	Nil
Costs recognised in income and expenditure accounts	17,057	16,968

*includes defined contribution schemes and future service contributions (i.e. excluding any deficit reduction payments) to defined benefit schemes which are treated as defined contribution schemes.

Assumptions

	2022	2021	2020
	£	£	£
Rate of discount	2.35	0.66	2.53

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

	2022	2021	2020
	£	£	£
Year 1	2,457	7,598	7,377
Year 2	2,457	7,826	7,598
Year 3	2,457	8,061	7,826
Year 4	Nil	6,919	8,061
Year 5	Nil	Nil	6,919

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises.

It is these contributions that have been used to derive the company's balance sheet liability.

19. Analysis of Charitable Funds

Unrestricted funds

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
General funds	242,182	87,586	(2,443)	(62,379)	264,946
Advocacy Service	–	213,274	(251,112)	37,838	–
Designated Fund - Contingency	50,000	–	–	–	50,000
Fixed Asset funds	116,990	–	(15,759)	–	101,231
	409,172	300,860	(269,314)	(24,541)	416,177

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
General funds	219,383	103,049	(39,918)	(40,332)	242,182
Advocacy Service	–	201,423	(242,200)	40,777	–
Designated Fund - Contingency	50,000	–	–	–	50,000
Fixed Asset funds	–	–	–	116,990	116,990
	269,383	304,472	(282,118)	117,435	409,172

Restricted funds

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
MASDAP	–	201,098	(184,883)	(16,215)	–
Middlesbrough Council Hubs	51,639	200,000	(195,764)	–	55,875
Benefits for Migrants	3,251	–	–	(3,251)	–
Macmillan Cancer Support	28,561	30,000	(20,449)	–	38,112
Mental Health	–	28,000	(34,026)	6,026	–

19. Analysis of Charitable Funds *(continued)*

Step Forward Tees Valley (BBO)	–	17,129	(20,247)	3,118	–
Energy Advice Project	–	–	–	–	–
Fixed Asset funds	–	–	–	–	–
North Ormesby OR	4,632	9,000	(2,924)	7,464	18,172
Access to Justice LP	8,894	–	(20,174)	11,280	–
Warmer Homes	–	12,152	(16,861)	4,709	–
Help to Claim	366	154,696	(155,731)	669	–
North Ormesby MM	7,464	–	–	(7,464)	–
UCSS	–	–	–	–	–
LSLiP	–	41,736	(57,461)	15,725	–
Energy Redress Scheme	–	17,496	(19,976)	2,480	–
	104,807	711,307	(728,496)	24,541	112,159

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
MASDAP	–	204,322	(190,346)	(13,976)	–
Middlesbrough Council Hubs	49,260	200,000	(197,621)	–	51,639
Benefits for Migrants	13,961	440	(11,150)	–	3,251
Macmillan Cancer Support	7,110	45,000	(23,549)	–	28,561
Mental Health	–	28,106	(33,726)	5,620	–
Step Forward Tees Valley (BBO)	–	17,919	(19,702)	1,783	–
Energy Advice Project	172	–	–	(172)	–
Fixed Asset funds	132,748	–	(15,758)	(116,990)	–
North Ormesby OR	526	22,000	(17,894)	–	4,632
Access to Justice LP	–	35,000	(26,106)	–	8,894
Warmer Homes	(3,048)	22,119	(20,633)	1,562	–
Help to Claim	773	153,802	(154,238)	29	366
North Ormesby MM	7,464	–	–	–	7,464
UCSS	29	–	–	(29)	–
LSLiP	–	14,430	(15,457)	1,027	–
Energy Redress Scheme	–	1,861	(5,572)	3,711	–
	208,995	744,999	(731,752)	(117,435)	104,807

19. Analysis of Charitable Funds *(continued)*

Money Advice Service Debt Advice Project (MASDAP) monies are used to deliver a specialist debt casework service.

The Advocacy Service is funded by Middlesbrough Council, Stockton Borough Council and Redcar and Cleveland Borough Council. The monies are used to deliver a service providing support to people wishing to access or better understand the health and social care services they receive, or need support because of lack of capacity,

Middlesbrough Council monies are used to provide our generalist service. It is also used to deliver, with partners, benefits advice in community settings

Macmillan Cancer Support funding comes from Middlesbrough Council, Redcar and Cleveland Borough Council and South Tees Clinical Commissioning Group and the monies are used to deliver a service providing benefits advice to people with cancer.

Community Connect is funding for a service which puts people facing social isolation in contact with their community and helping them overcome barriers to engagement.

Mental Health Advice is a service providing welfare benefits advice to people with mental health problems.

Step Forward Tees Valley - BBQ is a debt and financial capability service for people facing significant barriers to joining the labour market.

The Warmer Homes service provides income maximisation and energy advice to people at risk of fuel poverty.

North Ormesby Money Matters provides financial capability services in North Ormesby through funding provided by North Ormesby Big Local.

The Access to Justice Fund provides resources to offer a benefits advice service to migrants.

UCSS is now known as the Help To Claim Service, which assists people to make claims for Universal Credit.

Benefits for Migrants is a service funded for part of the year by the Access lo Justice fund and the remainder by the People's Postcode Lottery. It provides advice and support to people abroad who need to claim benefits or challenge a decision about their benefits entitlement.

Energy Advice Project is funded via our national association, this service provides advice to people in fuel poverty about income maximisation, switching energy providers and reducing energy expenditure.

Help to Claim is funded via our national association, this service provides assistance to people wishing to claim Universal Credit. The advice is provided face to face, over th phone and via webchats.

Energy Redress Scheme - The Energy Redress Fund scheme provides energy advice and income maximisation services to people in or at risk of fuel poverty.

LSLiP - he Legal Support for Litigants in Person provides advice to people with welfare benefits or employment issues who are involved in litigation eg appealing to a First Tier Benefits Tribunal or to an Employment Tribunal.

The designated fund has been set aside to ensure that the charity will have funds available

19. Analysis of Charitable Funds *(continued)*

should any unforeseen, major repairs be required to the building and any costs relating to future redundancies, should these be required.

20. Analysis of Net Assets Between Funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Tangible fixed assets	108,017	–	108,017
Current assets	382,351	112,159	494,510
Creditors less than 1 year	(67,448)	–	(67,448)
Provisions	(6,743)	–	(6,743)
Net assets	416,177	112,159	528,336

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	126,376	–	126,376
Current assets	368,479	104,807	473,286
Creditors less than 1 year	(55,657)	–	(55,657)
Provisions	(30,026)	–	(30,026)
Net assets	409,172	104,807	513,979

21. Analysis of Changes in Net Debt

	At 1 Apr 2021 £	Cash flows £	**At 31 Mar 2022 £**
Cash at bank and in hand	428,164	2,135	430,299

22. Operating Lease Commitments

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

	2022 £	2021 £
Not later than 1 year	482	324
Later than 1 year and not later than 5 years	–	242
	482	566

23. Related Parties

There were no transactions with related parties during the current or previous year.

The Following Pages Do Not Form Part of the Financial Statements.

Middlesbrough Citizens Advice Bureau

Detailed Statement of Financial Activities

Year Ended 31 March 2022

	2022 £	2021 £
Income and endowments		
Donations and legacies		
Donations and gifts	170	120
Charitable activities		
Middlesbrough Council - Core funding	87,314	87,314
Advocacy Service	213,274	201,423
MASDAP	201,098	204,322
Middlesbrough Council - Hubs	200,000	200,000
Energy Redress Scheme	17,496	1,861
Macmillan Cancer Support	30,000	45,000
Help To Claim	154,696	153,802
Mental Health	28,000	28,106
Step Forward Tees Valley - BBO	17,129	17,919
BEIS	–	8,750
North Ormesby OR	9,000	22,000
Access to Justice	–	35,000
LSLiP	41,736	14,430
Warm Homes Fund	12,152	22,119
Other income from charitable activities	102	7,305
	1,011,997	1,049,351
Total income	1,012,167	1,049,471

Middlesbrough Citizens Advice Bureau

Notes to the Detailed Statement of Financial Activities

Year Ended 31 March 2022

	2022 £	2021 £
Expenditure on charitable activities		
Activities undertaken directly		
Wages	551,970	564,369
Employer's NIC	47,009	49,524
Pension costs	1,372	18,995
Premises costs	399	–
Office costs	7,927	13,690
Staff and volunteer costs	14,334	7,855
Payments to partners and other costs	148,667	153,288
Governance costs	–	600
	771,678	808,321
Support costs		
Wages	129,716	105,224
Premises costs	37,848	39,390
Office costs	35,788	35,588
Depreciation	18,359	19,002
Staff and volunteer costs	1,198	977
Payments to partners and other costs	439	1,440
Governance costs	2,784	3,928
	226,132	205,549
Total expenditure	997,810	1,013,870
Net income	14,357	35,601

MIDDLESBROUGH CITIZENS ADVICE BUREAU

England & Wales - Charity number 1096071

Accounts

Company Registration Number: 04573848
Charity Registration Number: 1096071

Middlesbrough Citizens Advice Bureau

Financial Statements

For the Year Ending

31 March 2021

JANE ASCROFT ACCOUNTANCY LIMITED
Chartered accountants & statutory auditor
Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XP

Middlesbrough Citizens Advice Bureau

Financial Statements

Year Ended 31 March 2021

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Middlesbrough Citizens Advice Bureau

Trustees' Annual Report (Incorporating the Director's Report)

Year Ended 31 March 2021

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2021.

Objectives and Activities

The charity's objects as set out in its Memorandum and Articles of Association are to 'promote any charitable purpose for the benefit of the community in Middlesbrough and surrounding areas by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.' In common with all Citizens Advice Bureaux the charity aims to:

a) Ensure that individuals do not suffer through ignorance of their rights and responsibilities or of the service available or through an inability to express their needs effectively. b) Exercise a responsible influence on the development of social policies and the service both locally and nationally. c) Provide a service which is independent and which provides free, confidential, impartial advice to everybody regardless of race, gender, sexuality or disability.

Ensuring our work delivers our aims
We review our aims, objectives and activities each year to ensure that our activities have met our objectives and that any planned activities will continue to do so. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities.

The focus of our work
The charity seeks funding from a wide variety of sources and uses this funding to meet any identified advice need within the town. All our activities are focused on providing free advice to the local population and are undertaken to further our charitable objects for the public benefit.

Who used and benefited from our services?
The charity provided its advice services from its main office in Middlesbrough Town Centre and from 5 community venues throughout Middlesbrough. Many projects are aimed at specific groups such as people with mental health problems, people with community care needs and people with cancer. However most of our services are open to all.

Achievements and Performance

In 2020-21 the bureau responded to the challenges of the Covid pandemic and lockdown by shifting away from its traditional focus on face to face advice to providing its services remotely, i.e. via telephone and online. The number of enquiries dealt with in the year was as a result lower than the previous year (15,007 compared to 22,162). Nevertheless, feedback from clients indicates that there was as high a level of satisfaction with the service as in previous years, i.e. in excess of 90%. The profile of issues brought to the organisation changed somewhat: benefits advice remained in high demand, but debt advice dropped significantly, while demand for employment and housing advice increased. At the end of the financial year the bureau was still providing most of its services remotely.

Financial Review

The results for the year are shown in the Statement of Financial Activities on page 10. We have been particularly fortunate in recent years in obtaining funding which has contributed towards the charity's core costs and this has allowed the charity to build up a level of free reserves of £242,182. This is after making provision for a pension liability (see note 19 for more details).

Principal Funding Sources
The principal funding sources are shown in note 6 to the accounts on page 17. The charity relies on grants from Central and Local Government as well as from other charitable organisations.

The charity's funds have to be available at short notice and so all funds are currently held either in the bank current or reserve account. The Memorandum and Articles of Association permit the trustees to make any investment as they see fit.

Reserves Policy
It is the policy of the organisation to use reserves to further its charitable aims and objectives, to maintain its building and to provide for any contingencies which may arise. The trustees have reviewed the reserves policy and consider that the following represents a fair and safe policy for the coming period: A designated reserve to be held at a value of £50,000. This is to cover the redundancy costs of employed staff, should it become necessary to make redundancies, and to cover any repairs required to the building. To build unrestricted free reserves to a value equivalent to 3 months operating costs (excluding grant payments to partners). At the end of 2020/21 financial year £242,182 of free reserves are available. The reserves are available for use in the short term where revenue funding may be be insufficient to cover costs. However, it is the policy of the organisation not to use free reserves to maintain a service in the long term. Rather the organisation will aim to produce a realistic budget at the beginning of each financial year which is based on the predicted revenue funding. At the end of each year the Trustees will review the free reserves built up during the year, if any, and based on this take any decisions about transfers to designated reserves and future capital expenditure.

The Bureau aims to develop its services to meet the challenges posed by the Covid pandemic. Many of the projects on-going in 2020/21 will continue in 2021/22, but the method of delivery is likely to change for many of them.

Structure, Governance and Management

Middlesbrough Citizens Advice Bureau is a company limited by guarantee. It was incorporated on 25th October 2002 and registered as a charity on 19th February 2003. In the event of the charity being wound up, members are required to contribute an amount not exceeding £1.

Recruitment and appointment of trustees
The board consists of not less than four and not more than 18 trustees. Trustees are either:

- Elected by membership at the Annual General Meeting, in which case they will hold office from the conclusion of that meeting. No more than two may be voluntary staff. Or
- Nominated by member organisations. The maximum number of such trustees is five of which a maximum of two will be from Middlesbrough Council. Or
- Co-opted by the trustee board. Trustees so appointed cannot exceed two-fifths of the total number of trustees.

All elected trustees retire from office at the third Annual General Meeting following the Annual General Meeting at which they were elected but they may be re-elected. All nominated or co-opted trustees retire from office at the third Annual General Meeting following the ordinary meeting of the trustee board at which they were appointed, but they too may seek re-election.

Organisational structure
The charity is an autonomous body. The trustees make strategic decisions about the charity and the day to day running of the Bureau is delegated to the Chief Executive and his team. The Chief Executive is responsible for ensuring that the aims and objectives of the charity are met. The board meets every three months to consider reports from the Chief Executive and other staff members and trustees are involved at other times in the administration of the Bureau.

Trustee Induction and Training
The Bureau has developed an induction program using its own material and material from Citizens Advice and the Charity Commission. The Bureau also aims to provide 2 or 3 training sessions per annum for trustees covering matters such as employment rights, key funders and trustee responsibilities.

Risk Management
During the year the trustees have undertaken a formal risk assessment process which has enabled them to identify the risks to which the charity is exposed and put in place measures to mitigate those risks.

Related parties
None of the trustees receives remuneration or any other benefit relating to their work for the charity. The charity is affiliated to the National Association of Citizens Advice Bureaux. Middlesbrough Council provides the charity with some core funding and is able to nominate a maximum of two trustees.

Reference and Administrative Details

Registered charity name	Middlesbrough Citizens Advice Bureau
Charity registration number	1096071
Company registration number	04573848
Principal office and registered office	3 Bolckow Street Middlesbrough TS1 1TH
The Trustees	
	Mr J Broadbent Mr E D Kirkham (Vice Chair to 23/2/21, then Chair) Ms K Leonard (Treasurer) Mr J Pulman Mr K Salton (Chair to 23/2/21, then Vice Chair) Ms R Surrey Mr C Wilson Mr E Ndhlovu
Appointed as Advisors by MBC	Cllr J Thompson Cllr B Cooper
Staff Representatives	Ms K Rose Mr C McCrossan
Company Secretary	Mr J M Daniels
Auditor	Jane Ascroft Accountancy Limited Chartered accountants & statutory auditor Enterprise House Harmire Enterprise Park Barnard Castle County Durham DL12 8XP
Bankers	Yorkshire Bank 7 Linthorpe Road Middlesbrough TS1 1RF
Solicitors	Endeavour Partnership LLP Tobias House St Marks Court Teesdale Business Park Stockton On Tees TS17 6QW

Trustees' Responsibilities Statement

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

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these financial statements, the trustees are required to:

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

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

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Small Company Provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 19 August 2021 and signed on behalf of the board of trustees by:

Mr K Salton
Trustee

Opinion

We have audited the financial statements of Middlesbrough Citizens Advice Bureau (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for Opinion

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

Conclusions Relating to Going Concern

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

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

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

Other Information

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

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

We have nothing to report in this regard.

Opinions on Other Matters Prescribed by the Companies Act 2006

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

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

Matters on Which We are Required to Report by Exception

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

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

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

Responsibilities of Trustees

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of Our Report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

JAscroft

Jane Ascroft (Senior Statutory Auditor)

For and on behalf of
Jane Ascroft Accountancy Limited
Chartered accountants & statutory auditor
Enterprise House
Harmire Enterprise Park
Barnard Castle
County Durham
DL12 8XP

Middlesbrough Citizens Advice Bureau

Statement of Financial Activities
(including income and expenditure account)

Year Ended 31 March 2021

	Note	2021 Unrestricted funds £	2021 Restricted funds £	2021 Total funds £	2020 Total funds £
Income and endowments					
Donations and legacies	5	120	–	120	10,572
Charitable activities	6	304,352	744,999	1,049,351	1,126,152
Total income		304,472	744,999	1,049,471	1,136,724
Expenditure					
Expenditure on charitable activities	7,8	282,118	731,752	1,013,870	1,056,414
Total expenditure		282,118	731,752	1,013,870	1,056,414
Net gains on investments	10	–	–	–	965
Net income		22,354	13,247	35,601	81,275
Transfers between funds		117,435	(117,435)	–	–
Net movement in funds		139,789	(104,188)	35,601	81,275
Reconciliation of funds					
Total funds brought forward		269,383	208,995	478,378	397,103
Total funds carried forward		409,172	104,807	513,979	478,378

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 13 to 27 form part of these financial statements.

Middlesbrough Citizens Advice Bureau

Statement of Financial Position

31 March 2021

	Note	2021 £	2020 £
Fixed Assets			
Tangible fixed assets	15	126,376	145,378
Current Assets			
Debtors	16	45,122	113,477
Cash at bank and in hand		428,164	317,912
		473,286	431,389
Creditors: amounts falling due within one year	17	55,657	62,813
Net Current Assets		417,629	368,576
Total Assets Less Current Liabilities		544,005	513,954
Provisions	18	30,026	35,576
Net Assets		513,979	478,378
Funds of the Charity			
Restricted funds		104,807	208,995
Unrestricted funds		409,172	269,383
Total charity funds	20	513,979	478,378

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

These financial statements were approved by the board of trustees and authorised for issue on 19 August 2021 and are signed on behalf of the board by:

Ms K Leonard (Treasurer)
Trustee

The notes on pages 13 to 27 form part of these financial statements.

Middlesbrough Citizens Advice Bureau

Statement of Cash Flows

Year Ended 31 March 2021

	2021 £	2020 £
Cash Flows from Operating Activities		
Net income	35,601	81,275
Adjustments for:		
Depreciation of tangible fixed assets	19,002	19,002
Net gains on investments	–	(965)
Accrued (income)/expenses	(20,554)	1,086
Changes in:		
Trade and other debtors	80,304	(80,428)
Trade and other creditors	1,449	9,013
Provisions and employee benefits	(5,550)	(7,581)
Cash generated from operations	110,252	21,402
Net cash from operating activities	110,252	21,402
Cash Flows from Investing Activities		
Proceeds from sale of other investments	–	965
Net cash from investing activities	–	965
Net Increase in Cash and Cash Equivalents	110,252	22,367
Cash and Cash Equivalents at Beginning of Year	317,912	295,545
Cash and Cash Equivalents at End of Year	428,164	317,912

The notes on pages 13 to 27 form part of these financial statements.

1. General Information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 3 Bolckow Street, Middlesbrough, TS1 1TH.

2. Statement of Compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting Policies

Basis of Preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going Concern

There are no material uncertainties about the charity's ability to continue.

Judgements and Key Sources of Estimation Uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The trustees consider that there are no significant estimates or judgements affecting these financial statements.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the purposes of the charity.

Designated funds are unrestricted funds earmarked by the trustees for specific purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor.

3. Accounting Policies *(continued)*

Incoming Resources

All income is included in the statement of financial activities when the charity is entitled to the income, any performance related conditions attached have been met or are fully within the control of the charity, the income is considered probable and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Donations and legacy income is received by way of donations, legacies, grants and gifts and is included in full in the Statement of Financial Activities when receivable. Where legacies have been notified to the charity but the criteria for income recognition have not been met, the legacy is treated as a contingent asset and disclosed if material. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity, being the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market.

Investment income is included when receivable.

Income from charitable trading activity is accounted for when earned.

Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Costs of raising funds comprise the costs associated with attracting donations, grants and legacies and the costs of trading for fundraising purposes.

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.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis, as set out in the notes to the accounts.

Operating Leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

3. Accounting Policies *(continued)*

Tangible Assets

Assets costing £500 or more are capitalised as tangible fixed assets and are carried at cost, net of depreciation and any provision for impairment.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold Buildings	-	4% straight line
Office Equipment	-	10% straight line
Computer Equipment	-	33% straight line

Impairment of Fixed Assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

Provisions

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event, it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Financial Instruments

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

Defined Contribution Plans

The company participates in a multi-employer scheme which provides benefits to some 1,300 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme. The company must recognise a liability measured as the present value of contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account ie the unwinding of the discount rate as a finance cost in the period in which it arises. See note 19 to the accounts for further information.

Debtors

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

Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

Cash at Bank and in Hand

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

Creditors

Creditors are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors are normally recognised at their settlement amount after allowing for any trade discounts due.

Taxation

The company is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

4. Limited by Guarantee

The company is limited by guarantee. At 31st March 2021 there were 8 members each of whom had undertaken to contribute an amount not exceeding £1 in the event of a winding up.

5. Donations and Legacies

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
Donations				
Donations and gifts	120	120	10,572	10,572

6. Charitable Activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Middlesbrough Council - Core funding	87,314	–	87,314
Advocacy Service	201,423	–	201,423
MASDAP	–	204,322	204,322
Middlesbrough Council - Hubs	–	200,000	200,000
Macmillan Cancer Support	–	45,000	45,000
Help To Claim	–	153,802	153,802
Mental Health	–	28,106	28,106
Step Forward Tees Valley - BBO	–	17,919	17,919
North Ormesby OR	–	22,000	22,000
Access to Justice	–	35,000	35,000
LSLiP	–	14,430	14,430
Warm Homes Fund	–	22,119	22,119
Other income from charitable activities	15,615	2,301	17,916
	304,352	744,999	1,049,351

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Middlesbrough Council - Core funding	87,314	–	87,314
Advocacy Service	276,361	–	276,361
MASDAP	–	208,605	208,605
Middlesbrough Council - Hubs	–	200,638	200,638
UCSS	–	109,502	109,502
Macmillan Cancer Support	–	50,000	50,000
Help To Claim	–	40,767	40,767
Mental Health	–	28,106	28,106
Step Forward Tees Valley - BBO	–	17,158	17,158
Community Connect	–	20,688	20,688
North Ormesby MM	–	24,001	24,001
North Ormesby OR	–	20,000	20,000
Access to Justice	–	16,500	16,500
Other income from charitable activities	5,762	20,750	26,512
	369,437	756,715	1,126,152

7. Expenditure on Charitable Activities by Fund Type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Costs of charitable activities	221,359	586,962	808,321
Support costs	60,759	144,790	205,549
	282,118	731,752	1,013,870

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Costs of charitable activities	272,844	593,451	866,295
Support costs	57,895	132,224	190,119
	330,739	725,675	1,056,414

8. Expenditure on Charitable Activities by Activity Type

	Activities undertaken directly £	Support costs £	**Total funds 2021 £**	Total fund 2020 £
Costs of charitable activities	808,321	205,549	1,013,870	1,056,414

9. Analysis of Grants

	2021 £	2020 £
Grants to Institutions		
Acles	30,241	28,300
Age UK	17,500	17,500
CHAC	52,663	53,150
Middlesbrough Council	28,500	18,678
	128,904	117,628
Grants to Individuals		
Non-grant costs	–	3,697
Support costs	–	727
Stockton Citizens Advice	18,413	18,191
Hartlepool Citizens Advice	943	7,226
	19,356	29,841
Total grants	148,260	147,469

Monies paid to Actes, CHAC, Middlesbrough Council and Age UK Teesside are for delivery of the Hub Advice/Benefits Take Up Campaign, for which Middlesbrough CAB is the lead partner.

Monies paid to Stockton CAB and Hartlepool CAB is for delivery of the advocacy service, for which Middlesbrough CAB is the lead partner.

10. Net Gains on Investments

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
Gains/(losses) on other investment assets	–	–	965	965

11. Net Income

Net income is stated after charging/(crediting):

	2021 £	2020 £
Depreciation of tangible fixed assets	19,002	19,002

12. Staff Costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021 £	2020 £
Wages and salaries	669,593	710,759
Social security costs	49,524	51,027
Employer contributions to pension plans	18,995	17,141
	738,112	778,927

The average head count of employees during the year was 39 (2020: 41).

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

Key Management Personnel

Key management personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total compensation paid to key management personnel for services provided to the charity was £46,396 (2020:£46,417).

13. Trustee Remuneration and Expenses

None of the trustees (or any persons connected with them) received any remuneration during the year, but one of them was reimbursed a total of £Nil travelling expenses (2020- £218).

14. Transfers Between Funds

During the year £117,435 was transferred from restricted to unrestricted funds. £116,990 of this comprised the value of the building fund, previously classed as restricted, but for which no restrictions existed so the fund has been reclassified as unrestricted.

15. Tangible Fixed Assets

	Freehold Buildings £	Office Equipment £	Computer Equipment £	**Total £**
Cost				
At 1 April 2020 and 31 March 2021	393,967	45,566	6,292	445,825
Depreciation				
At 1 April 2020	261,218	36,484	2,745	300,447
Charge for the year	15,759	1,148	2,095	19,002
At 31 March 2021	276,977	37,632	4,840	319,449
Carrying amount				
At 31 March 2021	116,990	7,934	1,452	126,376
At 31 March 2020	132,749	9,082	3,547	145,378

16. Debtors

	2021 £	2020 £
Trade debtors	28,215	110,056
Prepayments and accrued income	16,907	3,421
	45,122	113,477

17. Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	5,629	5,645
Accruals and deferred income	23,395	32,000
Social security and other taxes	21,351	23,356
Other creditors	5,282	1,812
	55,657	62,813

18. Provisions

	Pensions and similar obligations £
At 1 April 2020	35,576
Interest on scheme liabilities	800
Remeasurements – Impact of any change in assumptions	1,027
Defined contributions paid	(7,377)
At 31 March 2021	30,026

19. Pensions and Other Post Retirement Benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £18,995 (2020: £17,141).

Scheme: TPT Retirement Solutions - The Growth Plan

The company participates in the scheme, a multi-employer scheme which provides benefits to some 950 non–associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions
From 1 April 2019 to 31 January 2025: £11,243,000 per annum (payable monthly and increasing by 3% each on 1st April)

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2014. This valuation showed assets of £793.4m, liabilities of £969.9m and a deficit of £176.5m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

19. Pensions and Other Post Retirement Benefits *(continued)*

Deficit Contributions
From 1 April 2016 to 30 September 2025: £12,945,440 per annum (payable monthly and increasing by 3% each on 1st April)
From 1 April 2016 to 30 September 2028: £54,560 per annum (payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

Present Value of Provision

	2021	2020	2019
	£	£	£
Present value of provision	30,026	35,576	43,157

Reconciliation of opening and closing provisions

	2021	2020
	£	£
Provision at start of period	35,576	43,157
Unwinding of the discount factor (interest expense)	800	546
Deficit contribution paid	(7,377)	(7,162)
Remeasurements - Impact of any changes in assumptions	1,027	(965)
Provision at end of period	60,052	71,152

Income and Expenditure Impact

	2021	2020
	£	£
Interest expense	800	546
Remeasurements - Impact of any change in assumptions	1,027	(965)
Costs recognised in income and expenditure accounts	16,968	17,560

* Includes defined contribution schemes and future service contributions (i.e. excluding any deficit reduction payments) to defined benefit schemes which are treated as defined contribution schemes.

Assumptions

	2021	2020	2019
	£	£	£
Rate of discount	0.66%	2.53%	1.39%

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

19. Pensions and Other Post Retirement Benefits *(continued)*

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

	2021	2020	2019
	£	£	£
Year 1	7,598	7,377	7,162
Year 2	7,826	7,598	7,377
Year 3	8,061	7,826	7,598
Year 4	6,919	8,061	7,826
Year 5	Nil	6,919	8,061
Year 6	Nil	Nil	6,919

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which ii arises.

It is these contributions that have been used to derive the company's balance sheet liability.

20. Analysis of Charitable Funds

Unrestricted funds

	At 1 Apr 2020	Income	Expenditure	Transfers	Gains and losses	At 31 Mar 2021
	£	£	£	£	£	£
General funds	219,383	103,049	(39,918)	(40,332)	–	242,182
Advocacy Service	–	201,423	(242,200)	40,777	–	–
Designated Fund - Contingency	50,000	–	–	–	–	50,000
Fixed Asset funds	–	–	–	116,990	–	116,990
	269,383	304,472	(282,118)	117,435	–	409,172

	At 1 Apr 2019	Income	Expenditure	Transfers	Gains and losses	At 31 Mar 2020
	£	£	£	£	£	£
General funds	142,326	103,648	(51,652)	24,096	965	219,383
Advocacy Service	–	276,361	(279,087)	2,726	–	–
Designated Fund - Contingency	50,000	–	–	–	–	50,000
	192,326	380,009	(330,739)	26,822	965	269,383

20. Analysis of Charitable Funds *(continued)*

Restricted funds

	At 1 Apr 2020 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Mar 2021 £
MASDAP	–	204,322	(190,346)	(13,976)	–	–
Middlesbrough Council Hubs	49,260	200,000	(197,621)	–	–	51,639
Benefits for Migrants	13,961	440	(11,150)	–	–	3,251
Macmillan Cancer Support	7,110	45,000	(23,549)	–	–	28,561
Community Connect	–	–	–	–	–	–
Mental Health Step Forward	–	28,106	(33,726)	5,620	–	–
Tees Valley (BBO)	–	17,919	(19,702)	1,783	–	–
Energy Advice Project	172	–	–	(172)	–	–
Fixed Asset funds	132,748	–	(15,758)	(116,990)	–	–
North Ormesby OR	526	22,000	(17,894)	–	–	4,632
Access to Justice LP	–	35,000	(26,106)	–	–	8,894
Warmer Homes	(3,048)	22,119	(20,633)	1,562	–	–
Help to Claim	773	153,802	(154,238)	29	–	366
North Ormesby MM	7,464	–	–	–	–	7,464
Access to Justice UCSS	29	–	–	(29)	–	–
LSLiP	–	14,430	(15,457)	1,027	–	–
Energy Redress Scheme	–	1,861	(5,572)	3,711	–	–
	208,995	744,999	(731,752)	(117,435)	–	104,807

20. Analysis of Charitable Funds *(continued)*

	At 1 Apr 2019 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Mar 2020 £
MASDAP	–	208,605	(190,650)	(17,955)	–	–
Middlesbrough Council Hubs	26,145	200,638	(177,523)	–	–	49,260
Benefits for Migrants	–	18,000	(4,039)	–	–	13,961
Macmillan Cancer Support	1,521	50,000	(44,411)	–	–	7,110
Community Connect	5,501	20,688	(21,782)	(4,407)	–	–
Mental Health Step Forward	3,341	28,106	(37,738)	6,291	–	–
Tees Valley (BBO)	–	17,158	(18,810)	1,652	–	–
Energy Advice Project	–	2,280	(2,108)	–	–	172
Fixed Asset funds	148,507	–	(15,759)	–	–	132,748
North Ormesby OR	–	20,000	(19,474)	–	–	526
Access to Justice LP	–	16,500	(11,190)	(5,310)	–	–
Warmer Homes	–	–	(3,048)	–	–	(3,048)
Help to Claim	–	40,767	(39,994)	–	–	773
North Ormesby MM	3,098	24,001	(19,635)	–	–	7,464
Access to Justice	15,668	470	(9,045)	(7,093)	–	–
UCSS	996	109,502	(110,469)	–	–	29
	204,777	756,715	(725,675)	(26,822)	–	208,995

20. Analysis of Charitable Funds *(continued)*

Money Advice Service Debt Advice Project (MASDAP) monies are used to deliver a specialist debt casework service.

The Advocacy Service is funded by Middlesbrough Council, Stockton Borough Council and Redcar and Cleveland Borough Council. The monies are used to deliver a service providing support to people wishing to access or better understand the health and social care services they receive, or need support because of lack of capacity,

Middlesbrough Council monies are used to provide our generalist service. It is also used to deliver, with partners, benefits advice in community settings

Macmillan Cancer Support funding comes from Middlesbrough Council, Redcar and Cleveland Borough Council and South Tees Clinical Commissioning Group and the monies are used to deliver a service providing benefits advice to people with cancer.

Community Connect is funding for a service which puts people facing social isolation in contact with their community and helping them overcome barriers to engagement.

Mental Health Advice is a service providing welfare benefits advice to people with mental health problems.

Step Forward Tees Valley - BBO is a debt and financial capability service for people facing significant barriers to joining the labour market.

The Warmer Homes service provides income maximisation and energy advice to people at risk of fuel poverty.

North Ormesby Money Matters provides financial capability services in North Ormesby through funding provided by North Ormesby Big Local.

The Access to Justice Fund provides resources to offer a benefits advice service to migrants.

UCSS is now known as the Help To Claim Service, which assists people to make claims for Universal Credit.

Benefits for Migrants is a service funded for part of the year by the Access lo Justice fund and the remainder by the People's Postcode Lottery. It provides advice and support to people abroad who need to claim benefits or challenge a decision about their benefits entitlement.

Energy Advice Project is funded via our national association, this service provides advice to people in fuel poverty about income maximisation, switching energy providers and reducing energy expenditure.

Help to Claim is funded via our national association, this service provides assistance to people wishing to claim Universal Credit. The advice is provided face to face, over the phone and via webchats.

Energy Redress Scheme - The Energy Redress Fund scheme provides energy advice and income maximisation services to people in or at risk of fuel poverty.

LSLiP - he Legal Support for Litigants in Person provides advice to people with welfare benefits or employment issues who are involved in litigation eg appealing to a First Tier Benefits Tribunal or to an Employment Tribunal.

The designated fund has been set aside to ensure that the charity will have funds available

20. Analysis of Charitable Funds *(continued)*

should any unforeseen, major repairs be required to the building and any costs relating to future redundancies, should these be required.

21. Analysis of Net Assets Between Funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Tangible fixed assets	126,376	–	126,376
Current assets	368,479	104,807	473,286
Creditors less than 1 year	(55,657)	–	(55,657)
Provisions	(30,026)	–	(30,026)
Net assets	409,172	104,807	513,979

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Tangible fixed assets	12,630	132,748	145,378
Current assets	382,172	49,217	431,389
Creditors less than 1 year	(62,813)	–	(62,813)
Provisions	(35,576)	–	(35,576)
Net assets	296,413	181,965	478,378

22. Analysis of Changes in Net Debt

	At 1 Apr 2020 £	Cash flows £	**At 31 Mar 2021 £**
Cash at bank and in hand	317,912	110,252	428,164

23. Operating Lease Commitments

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

	2021 £	2020 £
Not later than 1 year	–	619

24. Related Parties

During the year the charitable company entered into the following transactions with related parties:

During the year Middlesbrough Citizens Advice Bureau received grants in relation to the Community Connect project totalling £Nil (2020 - £20,688) from Middlesbrough Voluntary Development Agency. John Daniels, Chief Executive of Middlesbrough Citizens Advice Bureau is a trustee of Middlesbrough Voluntary Development Agency.

The Following Pages Do Not Form Part of the Financial Statements.

Middlesbrough Citizens Advice Bureau

Detailed Statement of Financial Activities

Year Ended 31 March 2021

	2021 £	2020 £
Income and endowments		
Donations and legacies		
Donations and gifts	120	10,572
Charitable activities		
Middlesbrough Council - Core funding	87,314	87,314
Advocacy Service	201,423	276,361
MASDAP	204,322	208,605
Middlesbrough Council - Hubs	200,000	200,638
UCSS	–	109,502
Macmillan Cancer Support	45,000	50,000
Help To Claim	153,802	40,767
Mental Health	28,106	28,106
Step Forward Tees Valley - BBO	17,919	17,158
Community Connect	–	20,688
North Ormesby MM	–	24,001
North Ormesby OR	22,000	20,000
Access to Justice	35,000	16,500
LSLiP	14,430	–
Warm Homes Fund	22,119	–
Other income from charitable activities	17,916	26,512
	1,049,351	1,126,152
Total income	1,049,471	1,136,724

Middlesbrough Citizens Advice Bureau

Detailed Statement of Financial Activities *(continued)*

Year Ended 31 March 2021

	2021 £	2020 £
Expenditure on charitable activities		
Activities undertaken directly		
Wages	632,888	681,102
Premises costs	–	1,443
Office costs	13,690	3,446
Staff and volunteer costs	7,855	33,561
Payments to partners and other costs	153,288	146,743
Governance costs	600	–
	808,321	866,295
Support costs		
Wages	105,224	97,825
Premises costs	39,390	25,379
Office costs	35,588	40,486
Depreciation	19,002	19,002
Staff and volunteer costs	977	2,147
Payments to partners and other costs	1,440	726
Governance costs	3,928	4,554
	205,549	190,119
Expenditure on charitable activities	1,013,870	1,056,414
Net gains on investments		
Gains/(losses) on other investment assets	–	965
Net income	35,601	81,275