

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

England & Wales · Charity number 1110382

Details

Status Registered

Legal form Charitable company

Company number [05318197](#)

Registered 2005-07-08

Register [View on the Charity Commission register](#)

Contact

Address The Millennium Centre
Corporation Street
St. Helens
WA10 1HJ

Phone 01744737866

Email admin@casthelens.org.uk

Website www.sthelenscab.org.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE BENEFIT OF THE INHABITANTS OF THE AREA OF BENEFIT (COMPRISING ST HELENS BOROUGH AND SURROUNDING BOROUGHES) BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS.

Activities: To provide independent, free, confidential and impartial advice to everybody regardless of race, gender, sexuality or disability.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** ST HELENS BOROUGH AND SURROUNDING BOROUGHES.
- St Helens

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£797,158	£776,323	£586,333	22
2024-03-31	£930,281	£792,301	£565,498	25
2023-03-31	£702,739	£670,301	£427,517	25
2022-03-31	£660,753	£747,945	£395,079	28
2021-03-31	£746,906	£775,810	£482,272	28

Trustees

Name	Role	Appointed
John Curran		2022-10-28
Miguel Doforo		2021-10-15
Pat ffrench		2024-05-03
Stephen William Connor		2021-10-15
Wayne Longshaw		2024-10-25

Accounts

REGISTERED COMPANY NUMBER: 05318197 (England and Wales)

REGISTERED CHARITY NUMBER: 1110382

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

Trustees

Mr S Connor	Chair of the Board
Mrs P Ffrench	Vice Chair
Mr M Doforo	
Mr J Jackson	Treasurer
Mr J Curran	
Mr W Longshaw	
Mrs S Lynch	

Registered Company Number: 05318197 (England and Wales)

Registered Charity Number: 1110382

Principal Address: Millennium Centre
Corporation Street
St Helens
WA10 1HJ

Key Management

Ms E Cook - Interim Chief Officer between 7th August 2023 and May 2024

Ms V Fitzgerald - Interim Chief Officer from May 2024 to Sep 2024

Mr R Smith - Operational Development Lead, then CEO from Sept 24

Bankers

Lloyds Bank PLC, Hardshaw Street, St Helens, WA10 1QZ

Auditor

Tony Stanley ACA

Mitchell Charlesworth, Suites C,D,E&F, 14th Floor, The Plaza, 100 Old Hall Street, Liverpool, L3 9QJ

Solicitors

Haygarth Jones, Alexander House, 109-111 Corporation Street, St Helens, WA10 1SX

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REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2025

St Helens District Citizens Advice Bureau (CA St Helens) is a registered charity and a company limited by guarantee. It is governed by a board of trustees who are also directors for the purposes of the Companies Act 2006. This is their annual report and the financial statements of the charity for the year ended 31 March 2025.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Trustees and Directors

The persons who have acted as trustees and directors during the period 1 April 2024 - 31 March 2025, and to date of signing are:

Mr S Connor		Mr M Doforo	
Mr G Meehan	Resigned April 2024	Mrs P Ffrench	Appointed May 2024
Ms E Cook	Resigned April 2024	Mr J Jackson	Appointed October 2024
Ms K Henshaw	Resigned March 2025	Mr J Curran	
Mrs S Lynch		Mr W Longshaw	Appointed October 2024
Ms D Balmer	Resigned May 2024	Mr S Rooney	Resigned April 2024

Structure, governance and management

Governing document

The company is governed by its Memorandum and Articles of Association. The charity, known as St Helens Citizens Advice Bureau, is a charitable company limited by guarantee and not having share capital. The company is registered in England and Wales, company number 5318197. The principal governing document is the company memorandum and articles of association; the company took over the assets of St Helens District Citizens Advice Bureau from 1 October 2005. The Charity is registered with the Charity Commissioners, charity number 1110382

Recruitment and appointment trustees

The charity is governed through a trustee board. Trustees who have held office during the year are listed on page 3. None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up. The trustees meet 4 times per year with additional quarterly meetings for the sub-committees listed below.

Trustees are elected to the Board for a three-year period and are appointed by a resolution of its members at an AGM. The board has powers to co-opt members who shall retire at the following AGM and may offer themselves for re-election.

The board is supported by a network of sub-committees, covering Finance and Personnel.

The organisation is co-ordinated from its office in St Helens

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2025

Trustee induction and training

New trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role. Trustees are also required to complete mandatory training.

The Senior Management Team meet to review progress against targets and the Charity's financial position and to discuss issues referred to them by the trustee board. Reports and recommendations are then taken to the full board for approval, and their implementation is organised by the chief executive and the staff team. There are regular staff, volunteer meetings and senior management team meetings which ensure that progress is being made against targets. There is an Annual General Meeting, which involves the staff team, trustee board, members, and other stakeholders.

Organisation Structure

Citizens Advice St Helens is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Board of Directors/Trustees in order to fulfil its charitable objects and comply with the national membership requirements. The Chief Executive of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who are key to the service offered by the charity. Decisions are made by the trustee board in line with the Business Development Plan and are reviewed at least annually.

Third-party indemnity insurance

At present, third party indemnity insurance is not provided for Board members in their dual capacity as company directors and charity trustees but the situation is kept under review.

Organisation

The Board of Trustees is responsible for the administration of the charity. The day-to-day running of the organisation is delegated to the Chief Officer.

The full board meets quarterly as does the Finance sub-committee. All sub-committees have Terms of Reference, which set out the operating framework for those committees.

Risk Management

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2025

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

A safety, health and environment audit of the premises has been completed and a risk register compiled. This is updated yearly and an action plan produced.

Objectives and Activities

The charity's purposes, as set out in the objects contained in the Company's Memorandum of Association, are to promote any charitable purpose for the benefit of the whole community of St Helens ("the area of benefit") by the advancement of education, the protection of health and the relief of poverty, sickness and distress. The Citizens Advice Service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equity and challenges discrimination.

The Service aims:

To provide the advice people need for the problems they face

To improve the policies and practices that affect people's lives

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

Though the area of benefit refers to the whole community of St Helens, the local office focuses its activities within St Helens and surrounds.

HOW OUR ACTIVITIES DELIVER PUBLIC BENEFIT

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The board of trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

ACHIEVEMENT AND PERFORMANCE

The main areas of charitable activity are:

- the provision of general advice and information services
- the provision of specialist advice and casework services in the debt and welfare benefits categories of social welfare law

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2025

Throughout the year we have continued to offer Advice and Information in the following ways

- Face to face drop in. An initial assessment takes place ensuring that clients are dealt with in the most appropriate way, urgent issues are responded to and clients are not turned away.
- Advice Line – participation is continuing as part of a country-wide telephone service.
- Full advice – General and specialist advice through our team of trained advisers and paid staff.
- Information and Self Help.
- Successful advice surgeries throughout St Helens

In addition to general advice (for which we continue to receive Local Authority funding), the following specialist services are provided:

- Specialist debt advice funded by the Money Advice and Pensions Service and delivered as a Citizens Advice partnership of local offices, is continuing
- Specialist casework advice funded through health commissioning
- Local Authority-funded Information & Advice service is continuing
- Our Financial Inclusion project, in partnership with the St Helens-based Hope Centre and funded by the Trussell Trust who are the biggest foodbank organisation in the country, has continued through 24-25
- Specialist energy casework project funded via Citizens Advice commenced in 24-25
- Energy advice project funded via Citizens Advice continued in 24-25
- Energy project in partnership with Citizens Advice Scotland commenced in 24-25
- Specialist utility advice project funded by United Utilities commenced in 24-25
- Financial Resilience project delivered as part of regional group via Womens Organisation from Liverpool Combined Authority continued on 2023-25 contract. The Financial Resilience project offers a more intensive, long-running support for clients to help with income

maximisation and budgeting during the cost-of-living crisis.

- Household Support fund – funding for welfare benefits service and general provision
- Live Well – funding for specific post to build local Directory of services
- Short-term funding project for Adult literacy work delivered with financial capability sessions, funded via Halton & St Helens VCA and Local Authority

Contribution of Volunteers and Paid Staff

The charity success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate. Throughout 2024/25 the service employed 23 paid workers and 15 volunteers together delivering some 11 projects, including the core service.

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2025

Paid staff turnover rate for this period was approximately 18%, with 4 paid staff leaving during this time. 1 new staff joined the organization in this same time frame.

Our organization committed to restructure of staff and management roles, following the departure of the interim Chief Officer in 24-25, (followed by a further interim CO acting on a consultancy basis). This was followed by the appointment of a permanent Chief Officer and with it further recruitment to management posts and in particular, the creation of a new supervisor/s post to oversee core service delivery and all aspects of volunteer recruitment, training and supervision. This change has sought to improve supervision and structure for the team but especially for new and existing volunteers in order to recruit and retain volunteers and position CASH as a leading organisation for volunteer opportunities in the Borough.

The emphasis remains on face-to-face community-based advice by providing caseworker services, with the office open for appointments, weekly drop-in, as well as weekly outreach sessions at different venues across the Borough. Nevertheless, there is a significant amount of advice delivered by telephone and email in order to best meet the needs of clients and provide advice both efficiently and comprehensively.

Who used and benefited from our services?

During the reporting year 3,502 clients benefited from the services of Citizens Advice St Helens generating 17,202 issues. We support people on any issue that they may face however our most common enquiry area is welfare benefits which makes up a total of 39% of the issues we have supported on. Debt is our second most common enquiry with housing enquiries increasing and is now the third most popular enquiry type. More specifically, the most frequent topics are Personal Independence Payment applications, initial benefit claims and Council Tax arrears. There was £3,091,852 income gained for clients, with the majority of this as a result of a new benefit award or increase on an existing benefit claim upon receiving advice and assistance

Other significant evidence of our impact includes

- o £1,317,098 of client debt written off with £174,400 of repayments scheduled on behalf of clients at a more affordable rate
- o 1,988 clients reported improved health and capacity to manage following our advice
- o Financial value of all other case outcomes, separate from income gain and debt write-off, totals £555,191

The issues and numbers above reflect the trends our advisers have seen over the last few years and are similar across other agencies in St Helens and the wider Citizens Advice network. These include a sharp increase in difficulties for those in rented property, increasingly complex debt queries including arrears on essential household bills and a great demand for specialist welfare benefits advice as clients seek more financial support whilst suffering poor health (68% of our clients reported suffering long-term health conditions or are disabled).

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2025

Our aims for the organisation in 2025-26 –

- o grow our volunteer team to help improve our advice capacity and in other areas of the business whilst continuing to retain and further develop our existing volunteers and paid staff
- o work towards our upcoming governance audit, as 25-26 is a formal assessment year, which require a combined effort by trustees, management and operational staff to greater embed good governance in CASH and ensure a good result
- o commit to greater partnership working and building our reputation as a leading agency in St Helens VCFSE sector and within our regional Citizens Advice network, to become a stronger and healthier organization and respected amongst partners

What our clients say...

Over the year we have received regular feedback from clients which demonstrate the impact our advice has on people's lives and the contribution our staff and volunteers make to help St Helens residents:

"I needed help with two separate issues at the same time and all of the advisors were very friendly and extremely helpful. My issues were dealt with very professionally and resolved efficiently taking a lot of stress and anxiety away from me, I couldn't have asked for anything better and I am so grateful, thank you."

"I was close to a breakdown with all my debt, I was scared to open my front door any time someone knocked, now I sleep better, I am less stressed and I can open the door without anxiety, I can't thank him enough for what he did for me, and I now have more money each month to do something nice with my kids instead"

The help I received was very helpful and with regular updates. Able to source me a washing machine through charity. His help is ongoing with other issues I have such as debt, homelessness. without CA help don't know what I would have done. Thanks"

"Citizens Advice is a very valuable service that has helped me on more than 1 occasion. I honestly do not know what I'd have done without their help."

"Many thanks to CA and the person that helped with my issue - it was done without any judgement and the man was incredibly helpful throughout"

Financial review

The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Income and Expenditure

The Statement of Financial Activities provides a summary of our income and expenditure during the period 1 April 2024 to 31 March 2025 and shows the previous year's comparative data.

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2025

Annual income decreased (from £930K in 2024) to £797K. This is mainly due to funding changes on some projects in addition to new projects. Charitable expenditure decreased to £776K (from £792K in 2024). The surplus was therefore approx. £21K (from £138k in 2024).

Balance Sheet

The balance sheet continues to present a healthy financial picture with reasonable bank balances. The balance of cash at bank has increased during 2024-25 to £638K at 31 March 2025 (£547K in 2024). Net current assets have increased to £586K (£565K in 2024).

As a charity relying on funding it is important to maintain a reasonable level of reserves to meet any unforeseen expenditure. Total unrestricted reserves include an element of designated reserves of £360K plus free reserves of £230K which is in line with our budget and business plan.

Financial Outlook

The financial statements continue to highlight funding as our major challenge. The year has seen the end of some long-standing funding but has also highlighted the financial importance of new development areas.

Investment policy and objectives

Our policy is that funds not required for current expenditure will be deposited in interest-bearing bank accounts with one or more secure and reputable banks in accounts providing access within a reasonable notice period.

Reserves Policy

The Board of St Helens District Citizens Advice Bureau has considered its responsibilities regarding the identification and maintenance of adequate levels of reserves.

The Board continues to aim to achieve a balanced budget that will increase our current level of unrestricted reserves. This will provide a safety net that will allow us to maintain basic services through this period when funding opportunities are more limited. We will however, continue to adjust activities and costs in line with the new financial climate in line with our budget and business plan.

Designated funds have been kept as reserve in a contingency fund to cover the managed cessation of services should this ever become necessary. The fund will cover redundancy costs etc. and may be increased whenever it is considered necessary.

Developments since the year end and plans for future periods

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2025

Maintaining adequate levels of funding to continue to operate and grow will be a key challenge and our area of focus for the coming year. Alongside this a renewed focus on our clients and ensuring we are in regular contact with all to offer support, information and to hear their views

Key management remuneration

The remuneration of paid staff is set by reference to norms in the voluntary sector and in particular other local Citizens Advice offices.

Related parties

St Helens District Citizens Advice Bureau is a member of Citizens Advice, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. It also provides a secure electronic case management tool which is used by the charity. Operating policies are based on national guidance and model procedures where provided, but are independently determined by the trustee board of the charity, in order to fulfil its charitable objects and in compliance with national membership requirements.

Statement of trustees' responsibilities

The trustees (who are also directors of St Helens District Citizens Advice Bureau for the purposes of company law) acknowledge their responsibility for preparing the report of the trustees and the financial statement in accordance with applicable law, and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice GAAP), including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

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

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charity SORP
- Make judgements and estimates that are reasonable and prudent
- Prepare the financial statements on the going-concern basis, unless it is inappropriate to presume that the charitable company will continue as a business.

The trustees are responsible for ensuring that proper accounting records are kept which disclose with reasonable accuracy at any time, the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2025

assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Approved by order of the board of trustees on 17th December 2025.

and signed on its behalf by:



Mr S Connor

Chair of the Board

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the trustees on my examination of the accounts of St Helens District Citizens Advice Bureau for the year ended 31 March 2025.

This report is made solely to the charity's trustees, as a body, in accordance with Section 145 of the Charities Act 2011. My examination has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my examination, for this report, or for the opinions I have formed.

Responsibilities and basis of report

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

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

Auditors 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, which is one of the listed bodies.

I have completed my examination. I can 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 accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination'; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

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.

Tony Stanley ACA
Mitchell Charlesworth
Suites C,D,E&F
14th Floor, The Plaza
100 Old Hall Street
Liverpool
L3 9QJ

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE REPORT) FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestrict ed Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Income and Endownments from:					
Donations and Legacies	2	27,815	-	27,815	37,623
Charitable Activities	3	403,874	339,311	743,185	876,739
Other	4	16,163	9,995	26,158	15,919
Total Income		447,852	349,306	797,158	930,281
Expenditure on:					
Charitable Activities	5	(415,698)	(360,625)	(776,323)	(792,301)
Total Expenditure		(415,698)	(360,625)	(776,323)	(792,301)
Net Income/(Expenditure) for the financial year		32,154	(11,319)	20,835	137,980
Transfers between Funds	18	(11,319)	11,319	-	-
Net Movement in Funds		20,835	-	20,835	137,980
Reconciliation of Funds:					
Total funds brought forward		565,498	-	565,498	427,518
Total funds Carried Forward	19	586,333	-	586,333	565,498

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

The notes on pages 20-31 form part of these financial statements.

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE REPORT) FOR THE YEAR ENDED 31 MARCH 2025

Comparative Statement of Financial Activities for the year to 31 March 2024	Unrestrict ed Funds £	Restrict ed Funds £	Total Funds 2024 £
Income and Endowments from:			
Donations and Legacies	37,623	0	37,623
Charitable Activities	513,008	363,731	876,739
Other - including Fundraising	15,919	0	15,919
Total Income	566,550	363,731	930,281
Resources expended			
Charitable activities	(422,219)	(370,082)	(792,301)
Total resources expended	(422,219)	(370,082)	(792,301)
Net Income/(Expenditure) for the financial year	144,331	(6,351)	137,980
Transfers between funds	(6,351)	6,351	
Net movements in Funds	137,980	-	137,980
Reconciliation of Funds:			
Total funds brought forward	427,518		427,518
Total Funds carried forward	565,498	-	565,498

BALANCE SHEET AT 31 MARCH 2025

	Not e	Total Funds 31 March 2025 £	Total Funds 31 March 2024 £
Current Assets			
Debtors	10	36,377	103,855
Cash	12	638,005	547,117
		<u>674,382</u>	<u>650,972</u>
Liabilities			
Creditors - amounts falling due within one year	11	54,849	85,474
Deferred Income	11	33,200	-
		<u>88,049</u>	<u>85,474</u>
Net Current Assets		<u>586,333</u>	<u>565,498</u>
Net Assets		<u>586,333</u>	<u>565,498</u>
Funds of the Charity	19		
Restricted funds		-	-
Unrestricted funds		226,333	205,498
Designated funds		360,000	360,000
		<u>586,333</u>	<u>565,498</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statement for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act 2006.

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

The Trustees acknowledge their responsibilities for:

a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006, and

b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the board of trustees on 17th December 2025 and signed on its behalf by:



Mr S Connor
Treasurer

STATEMENT OF CASH FLOWS AT 31 MARCH 2025

	2025	2024
	£	£
Cash flows from operating activities:		
Net income/(expenditure) per SOFA	20,835	137,980
Interest paid	(15,729)	(13,787)
(Increase)/decrease in debtors	67,479	(87,267)
Increase/(decrease) in creditors	(30,626)	18,726
Increase/(decrease) in deferred income	33,200	(15,000)
	<u>75,159</u>	<u>40,652</u>
Investing activities		
Investment income	<u>15,729</u>	<u>13,787</u>
Net cash provided by investing activities	<u>15,729</u>	<u>13,787</u>
Net increase/(decrease) in cash:	90,888	54,439
Cash and cash equivalents at beginning of the year	<u>547,117</u>	<u>492,678</u>
Total cash and cash equivalents at end of the year	<u>638,005</u>	<u>547,117</u>

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies**Charity information**

St Helens District Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales. The registered office is Millennium House, Corporation Street, St Helens, WA10 1HJ.

1.1 Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under Financial Reporting Standard 102, have been prepared in accordance with the Charities SORP (FRS102) 'Accounting and Reporting by Charities: Statement of Recommended Practice, applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The charitable company is not a member of a group and the financial statements cover its activities as an individual entity. The financial statements are prepared under the historical cost convention and in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

1.2 Going Concern

At the time of approving the financial statements, the trustees have reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable Funds

- (a) Unrestricted funds are those that can be expended at the discretion of the trustees in the furtherance of the objects of the charity.
- (b) Restricted funds are those that may only be used for specific purposes. Restrictions arise when specified by the donor, or when funds are raised for specific purposes.
- c) Designated funds are unrestricted funds earmarked by the trustees for a particular purpose.

1.4 Incoming resources

- (a) Income is recognised and included in the Statement of Financial Activities (SOFA) when the charity is entitled to the income; receipt is probable; and the monetary value can be measured with sufficient reliability.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

- (b) Where income has related expenditure (e.g. BOF), the income and related expenditure reported gross in the SOFA.
- (c) Bank interest is recognised when credited to the account.
- (d) Income, which is subject to conditions that the charity has yet to fulfil, or which for use in a future accounting period, is treated as deferred income.

1.5 Resources expended

- (a) Expenditure is recognised on the accruals basis.
- (b) The charity is not registered for VAT, thus all costs are shown inclusive of VAT charged.
- (c) Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.

1.6 Tangible fixed assets

- (a) Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000. They are valued at cost or, if gifted, at their value on receipt.
Depreciation is provided at rates calculated to write off the costs less estimated residual value or its expected useful life, as follows:

Computers	25% p.a. straight line basis
Equipment	15% p.a. straight line basis

1.7 Transfers between funds

Any restricted funds that over-spent and are in deficit, are supported using core funding by means of a transfer between funds.

1.8 Pension costs and other post-retirement benefits

The charitable company enrolls staff in a defined contribution pension scheme. Contributions payable to the pension scheme are charged to the Statement of Financial Activities in the period to which they relate. Differences between contributions payable in the year and contributions paid are shown as either accruals or prepayments in the balance sheet.

1.9 Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

2 Donations & Legacies			Total	Total
	Unrestricted	Restricted	2025	2024
Voluntary Income	£	£	£	£
Donations	6,494	-	6,494	16,302

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

Grants for Core activities	21,321	-	21,321	21,321
	27,815	-	27,815	37,623

Grants for Core activities received from St Helens Borough Council.

3 Income from Charitable Activities

	Unrestricted	Restricted	Total	Total
	£	£	2025	2024
			£	£
Performance Related				
Grants & Contracts	403,874	339,311	743,185	876,739
	403,874	339,311	743,185	876,739

Of the 2024 total £876,739, Unrestricted total was £363,731 and Restricted total was £513,008.

3a. Performance Related Grants & Contracts

	Core Activities	Advice Skills	Total 2025	Total 2024
	£	£	£	£
St Helens CCG			131,3	125,0
	131,317	-	17	63
St Helen Consortium			114,2	108,8
	114,296	-	96	51
GMMAP			186,0	194,4
	186,031	-	31	15
TWO			39,2	74,2
	39,225	-	25	88
Advice Skills				24,4
	-	-	-	72
FSO: Universal Support/Help to Claim				144,9
	-	-	-	00
CA - Cadent			46,1	
	46,173	-	73	-
Trussell Trust			45,5	59,4
	45,568	-	68	47
United Utilities			8,7	
	8,726	-	26	-
CA-EAP			9,4	
	9,450	-	50	-
Other			21,5	35,2
	21,597	-	97	40
Household Support Fund			91,9	60,6
	91,998		98	26
Live Well			48,8	34,4
	48,804	-		

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

			04	37
Citizens Advice Cost of Living				15,0
	-	-	-	00
			743,1	876,7
	743,185	-	85	39

4	Other Income	Unrestricted	Restricted	Total 2025	Total 2024
		£	£	£	£
	Bank Interest	15,729	-	15,729	13,787
	Other	434	9,995	10,429	2,132
	Total	16,163	9,995	26,158	15,919

5	Charitable Activities Costs	Unrestricted	Restricted	Total 2025	Total 2024
		Advice & Information Services	Advice & Information Services		
	Staff Costs	335,594	269,706	605,300	645,821
	Activities	77,778	88,080	165,858	139,342
	Governance	2,326	2,839	5,165	7,138
	Total	415,698	360,625	776,323	792,301

	Support Costs	CORE activities	Total 2025	Total 2024
	£	£	£	£
Staff Costs	121,219	484,081	605,300	645,821
Activities	46,483	119,375	165,858	139,342
Governance	-	5,165	5,165	7,138
Total	167,702	608,621	776,323	792,301

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

5a Expenditure Split of Charitable activities

	Support Costs	CORE activities	Total 2025	Total 2024
	£	£	£	£
Staff costs	121,219	484,081	605,300	64,582
Premises costs	-	38,342	38,342	39,083
Office costs	37,892	8,993	51,845	63,210
Training	8,403	3,593	11,996	522
Travel	188	337	525	1,018
Governance	-	5,165	5,165	7,138
Other	-	68,110	68,110	35,510
Total	167,702	608,621	77,799	2,302

6 Governance Costs

	2025 £	2024 £
Independent Examination	3,420	3,318
Administration	113	13
Other Legal Costs and Professional Fees	1,632	3,807
	5,165	7,138
Trustees expenses (travel costs)	-	21
	5,165	7,159

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year (2024 - £Nil).

Expenses were reimbursed to trustees during the year totaling Nil (2024; £21)

7 Information about Trustees, Directors and Employees

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

	2025	2024
	£	£
Wages and salaries	539,917	579,331
Social Security costs	42,844	44,144
Pension costs	22,527	22,346
Total	605,288	645,821
The average number of FTE employees		
	2025	2024
Total	22	25

No employee received remuneration of more than £60,000. (2024: none)

Key management of the charity received employee benefits, including pension contributions and Employer's NI, of £83,746 (2024 - £116,154).

8 Fixed assets

	Computers & Equipment	Office Equipment	Total
Cost	£	£	£
At 1 April 2024	36,684	29,969	66,653
Additions	-	-	-
At 31 March 2025	36,684	29,969	66,653
Depreciation			
At 1 April 2024	36,684	29,969	66,653
Charge for the year	-	-	-
At 31 March 2025	36,684	29,969	66,653
Net book value at 31 March 2025	-	-	-
Net book value at 31 March 2024	-	-	-

There were no changes to the fixed assets position during the year.

9 Financial Instruments

2025 **2024**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

		£	£
	Carrying amount of financial assets		
	Debt instruments measured at cost	672,569	548,630
	Carrying amount of financial liabilities		
	measured at cost	44,194	74,332
10	Debtors - amounts falling due within one year	2025	2024
		£	£
	Prepayments & Accrued Income	1,813	102,342
	Trade Debtors	34,564	1,513
		36,377	103,855
11	Creditors - amounts falling due within one year	2025	2024
		£	£
	Social security and other taxes	10,653	11,142
	Deferred Income	33,200	-
	Other creditors	9,877	23,742
	Accruals	34,319	50,590
		88,049	85,474
12	Cash at bank and in hand	2025	2024
		£	£
	Bank Account current	43,595	187,888
	Lloyds TSB Deposit	300,800	79,772
	COIF Charities Deposit fund	293,273	279,430
	Cash in hand	337	27
	Total	638,005	547,117

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

13 Pensions

The charity operates a defined contribution pension scheme. Contributions are charged in the accounts as they become payable in accordance with the rules of the scheme.

14 Related Party Transactions

There were no related party transactions to report during the accounting period.

Owing to the nature of the charity's activities and the composition of the board of trustees (being drawn from local statutory and voluntary organisation), it is inevitable that transactions will take place with organisations in which a trustee may have an interest. All transactions in which a trustee may have an interest are conducted at arm's length and in accordance with the charity's financial regulations and expenditure procedures. Remuneration of key management personnel is detailed at note 7.

15 Commitments under operating leases

Minimum lease payments under non-cancellable leases fall due as follows:

* Siemens phone contract current charge to SOFA was £14,371

Remainder payments of £25,150 under non-cancellable leases to the end of the contract in December 2026.

16 Designated Funds

Designated funds have been kept as reserve in a contingency fund to cover the managed cessation of services should this ever become necessary. The fund will cover redundancy costs etc. and may be increased whenever it is considered necessary.

17 Company limited by guarantee

St Helens District Citizens Advice Bureau is incorporated as a company limited by guarantee under the Companies Act. The liability of the members is limited to £1.

18 Restricted Funds

The Income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes: The

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

charity supports the shortfall of funding on these programmes from reserves to ensure continuity of service.

- MAPS-GMMAP - Specialist debt advice funded by the Money Advice and Pensions Service and delivered as a Citizens Advice partnership of local offices, is continuing
- Trussell Trust - Our Financial Inclusion project, in partnership with the St Helens-based Hope Centre and funded by the Trussell Trust who are the biggest foodbank organisation in the country, has continued through 24-25
- United Utilities - Specialist utility advice project funded by United Utilities commenced in 24-25
- TWO/Combined Authority - Financial Resilience project delivered as part of regional group via Womens Organisation from Liverpool Combined Authority continued on 2023-25 contract. The Financial Resilience project offers a more intensive, long-running support for clients to help with income maximisation and budgeting during the cost-of-living crisis.
- Household Support fund – funding for welfare benefits service and general provision
- VOLA Consortium - funding for IT equipment for the UKSPF Digital Connectivity for Community Facilities
- Advice Skills – This is a project supported by European Union through the European Social Fund (ESF) that will build the skills and knowledge of staff within the Citizens Advice Services in the Liverpool City Region (LCR).
- FSO /Help to Claim – This is a service delivered across the country by Citizens Advice office to provide immediate and specialist advice via telephone and webchat, for those who are making their first claim for Universal Credit, assessing their eligibility for claiming UC or helping to resolve issues with receiving their first payment of UC.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

18 Movement in funds

	At 1 April 2024 £	Incoming resources £	Resourc es expend ed £	Transfe rs £	At 31 March 2025 £
Restricted Funds:					
TWO - Combined Auth (Mind & Money)	-	39,224	(53,383)	14,159	-
GMMAP	-	186,031	(149,587)	(36,444)	-
Household Support Fund	-	61,997	(64,328)	2,331	-
Trussell Trust	-	43,331	(78,092)	34,761	-
VOLA Consortium	-	9,995	(9,995)	-	-
United Utilities	-	8,728	(5,240)	(3,488)	-
	-	349,306	(360,625)	1,319	-

18a Comparative Movement in funds

	At 1 April 2023 £	Incoming resources £	Resourc es expend ed £	Transfe rs £	At 31 March 2024 £
Restricted Funds:					
Advice Skills	-	24,472	(25,045)	573	-
Trussell Trust	-	59,446	(60,014)	568	-
TWO - Combined Auth (Mind & Money)	-	74,288	(75,713)	1,425	-
FSO/Help to Claim	-	144,900	(148,645)	3,745	-
Household Support Fund	-	60,625	(60,665)	40	-
	-	363,731	(370,082)	6,351	-

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

19	Analysis of Net Assets between funds	Unrestrict ed Funds £	Designat ed Funds £	Total £
	Fund balances at 31 March 2025 are represented by:			
	Current Assets/(liabilities)	226,333	360,000	586,333
	Total	226,333	360,000	586,333
	Comparative at 31 March 2024			
	Current Assets/(liabilities)	205,498	360,000	565,498

20 Taxation

The company, being a registered charity with minimal trading income, has been granted exemption from corporation tax under Section 505 of the Income and Corporation Taxes Act 1988. No provision for taxation has therefore been made in these accounts.

Accounts

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

REGISTERED COMPANY NUMBER: 05318197 (England and Wales)

REGISTERED CHARITY NUMBER: 1110382

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

ANNUAL REPORT AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

Trustees

Mrs S Lynch	Chair of the Board
Mr M Doforo	
Mr S Connor	Treasurer
Mr J Curran	
Mrs P Ffrench	

Registered Company Number: 05318197 (England and Wales)

Registered Charity Number: 1110382

Principal Address: Millennium Centre
Corporation Street
St Helens
WA10 1HJ

Key Management

Mr D Reynolds – Chief Officer between April and August 2023

Ms E Cook – Interim Chief Officer between 7th August 2023 and May 2024

Ms V Fitzgerald - Interim Chief Officer from May 2024 to Sep 2024

Mr R Smith – Operational Development Lead, then CEO from Sept 24

Bankers

Lloyds Bank PLC, Hardshaw Street, St Helens, WA10 1QZ

Independent Examiner

Tony Stanley ACA

Mitchell Charlesworth, Suite 5, Tempest, Tithebarn Street, Liverpool, L2 2DT

Solicitors

Haygarth Jones, Alexander House, 109-111 Corporation Street, St Helens, WA10 1SX

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REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2024

St Helens District Citizens Advice Bureau (CA St Helens) is a registered charity and a company limited by guarantee. It is governed by a board of trustees who are also directors for the purposes of the Companies Act 2006. This is their annual report and the financial statements of the charity for the year ended 31 March 2024.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association⁴, and Accounting and Reporting by Charities: Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Trustees and Directors

The persons who have acted as trustees and directors during the period 1 April 2023 - 31 March 2024, and to date of signing are:

Mr K Anderson	Resigned 16 October 2023	Mr M Doforo	
Mr G Meehan	Joined/Resigned 8 December 2023 to 3 April 2024		
Mr Patterson	Resigned 7 January 2024	Mr S Connor	
Mr S Rooney	Resigned 15 April 2024	Mr J Thompson	Resigned 8 December 2023
Mrs S Lynch		Mr B Newton	Resigned 16 October 2023
Ms D Balmer	Resigned 25 May 2024	Mr J Curran	
Ms P Ffrench	Joined 3 May 2024		
Structure, governance and management			
Governing document			

The company is governed by its Memorandum and Articles of Association. The charity, known as St Helens Citizens Advice Bureau, is a charitable company limited by guarantee and not having share capital. The company is registered in England and Wales, company number 5318197. The principal governing document is the company memorandum and articles of association; the company took over the assets of St Helens District Citizens Advice Bureau from 1 October 2005. The Charity is registered with the Charity Commissioners, charity number 1110382

Recruitment and appointment trustees

The charity is governed through a trustee board. Trustees who have held office during the year are listed on page 3. None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up. The trustees meet 4 times per year with additional quarterly meetings for the sub-committees listed below.

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2024

Trustees are elected to the Board for a three-year period and are appointed by a resolution of its members at an AGM. The board has powers to co-opt members who shall retire at the following AGM and may offer themselves for re-election.

The board is supported by a network of sub-committees, covering Finance and Personnel.

The organisation is co-ordinated from its office in St Helens

Trustee induction and training

New trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role. Trustees are also required to complete mandatory training.

The Senior Management Team meet to review progress against targets and the Charity's financial position and to discuss issues referred to them by the trustee board. Reports and recommendations are then taken to the full board for approval, and their implementation is organised by the chief executive and the staff team. There are regular staff, volunteer meetings and senior management team meetings which ensure that progress is being made against targets. There is an Annual General Meeting, which involves the staff team, trustee board, members, and other stakeholders.

Organisation Structure

Citizens Advice St Helens is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Board of Directors/Trustees in order to fulfil its charitable objects and comply with the national membership requirements. The Chief Executive of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who are key to the service offered by the charity. Decisions are made by the trustee board in line with the Business Development Plan and are reviewed at least annually.

Third-party indemnity insurance

At present, third party indemnity insurance is not provided for Board members in their dual capacity as company directors and charity trustees but the situation is kept under review.

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2024

Organisation

The Board of Trustees is responsible for the administration of the charity. The day-to-day running of the organisation is delegated to the Chief Officer.

The full board meets quarterly as does the Finance sub-committee. All sub-committees have Terms of Reference, which set out the operating framework for those committees.

Risk Management

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

A safety, health and environment audit of the premises has been completed and a risk register compiled. This is updated yearly and an action plan produced.

Objectives and Activities

The charity's purposes, as set out in the objects contained in the Company's Memorandum of Association, are to promote any charitable purpose for the benefit of the whole community of St Helens ("the area of benefit") by the advancement of education, the protection of health and the relief of poverty, sickness and distress. The Citizens Advice Service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equity and challenges discrimination.

The Service aims:

To provide the advice people need for the problems they face

To improve the policies and practices that affect people's lives

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

Though the area of benefit refers to the whole community of St Helens, the local office focuses its activities within St Helens and surrounds.

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2024

HOW OUR ACTIVITIES DELIVER PUBLIC BENEFIT

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The board of trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

ACHIEVEMENT AND PERFORMANCE

The main areas of charitable activity are:

- the provision of general advice and information services
- the provision of specialist advice and casework services in the debt and welfare benefits categories of social welfare law

Throughout the year we have continued to offer Advice and Information in the following ways

- Face to face drop in. An initial assessment takes place ensuring that clients are dealt with in the most appropriate way, urgent issues are responded to and clients are not turned away.
- Advice Line – participation is continuing as part of a county-wide telephone service.
- Full advice – General and specialist advice through our team of trained volunteer advisers and paid staff.
- Information and Self Help.
- Successful advice surgery throughout St Helens

In addition to general advice, the following specialist services are provided:

- Specialist debt advice funded by the Money Advice and Pensions Service on a new contract from February 2023 until 2025
- Specialist casework advice funded through health commissioning
- Local Authority-funded Information & Advice service continuing on a 3 year contract
- Our Financial Inclusion project, in partnership with the St Helens-based Hope Centre and funded by the Trussell Trust who are the biggest foodbank organisation in the country has continued for another year, as has our Financial Resilience project, funded by Combined Authority which offers a more intensive, long-running support for clients to help with income maximisation and budgeting during the cost-of-living crisis
- Our organisation was successful in bidding for energy advice funding from Citizens Advice with these 2 separate funded projects commencing in this financial year, both of which will run in to 2025-26

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2024

Contribution of Volunteers and Paid Staff

The charity success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate. Throughout 2023/24 the service employed 24 paid workers and 11 volunteers together delivering some 7 projects, including the core service.

Staff turnover rate for this period was approximately 9%, with 2 paid staff leaving during this time and 4 new staff joined the organisation.

The emphasis remains on face-to-face advice with the office open for appointments and a weekly drop-in, as well as weekly outreach sessions at different venues across the Borough

Who used and benefited from our services?

During the reporting year 5604 clients benefited from the services of Citizens Advice St Helens with 21,168 issues dealt with. We support people on any issue that they may face however our most common enquiry area is welfare benefits. Debt is our second most common enquiry with housing enquiries increasing and is now the third most popular enquiry type. Of these advice areas, the most frequent topics are Personal Independence Payment applications, initial benefit claims and Council Tax arrears. There was £3,283,619 income gained for clients, with the majority of this as a result of a new benefit award or increase on an existing benefit claim upon receiving advice and assistance

Other significant evidence of our impact includes;

- o £603,361 of client debt written off
- o £60,544 of repayments scheduled on behalf of clients at a more affordable rate
- o the financial value of all other case outcomes, separate from income gain and debt write-offs, totals £212,038

The issues and numbers above reflect the trends our advisers have seen over the last few years and are similar across other agencies in St Helens and the wider Citizens Advice network. These include a sharp increase in difficulties for those in rented property, increasingly complex debt queries including arrears on essential household bills and a great demand for specialist welfare benefits advice as clients seek more financial support whilst suffering poor health (47% of our clients reported long-term health conditions or disability).

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2024

Our aims for the organisation in 2024-25 include

- o continuing to attract and retain volunteers who we can train and develop to then contribute to the service at a specialist level
- o deliver on our funded projects and demonstrate good quality of advice, whilst being informed of the results of our Citizens Advice Leadership Self Assessment
- o improve our offer to clients by providing advice through a number of channels which suit clients best, including telephone, email, video and webchat, as well as maintaining our traditional face-to-face service

What our clients say...

Over the year we have received regular feedback from clients which demonstrate the impact our advice has on people's lives and the contribution our staff and volunteers make to help St Helens residents:

"I lost my job in September I had no idea what to do about money, forms etc. I was helped with forms and a lot of very good advice, without your help I couldn't have managed. I would recommend Citizens Advice to anyone who is having money problems. I would like to say thanks for all your help."

"I approached a few agencies and numerous solicitors but it was Citizens Advice who gave me the most information and who really listened to my problem. They gave me prompt detailed advice for which I was really grateful at a time when I thought that no one was listening. This gave me hope that I could resolve my problem. I have recommended your service to others and hope that you continue to provide this valuable service in St. Helens."

"I can't thank the amazing advisor who dealt with my problem enough. I can now use my heating this winter thanks to the help I received from my advisor with applying to the British Gas Trust Fund which resulted in them cancelling just under £1500 from gas and electricity bills."

Financial review

The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2024

Income and Expenditure

The Statement of Financial Activities provides a summary of our income and expenditure during the period 1 April 2023 to 31 March 2024 and shows the previous year's comparative data. Annual income increased (from £703K in 2023) to £930K. This is mainly due to funding changes on some projects in addition to new projects. Charitable expenditure increased to £792K (from £670K in 2023). The surplus was therefore approx. £138K

Balance Sheet

The balance sheet continues to present a healthy financial picture with reasonable bank balances. The balance of cash at bank has increased during 2023-24 to £547K at 31 March 2024 (£493k in 2023). Net current assets have increased to £565K (£428K in 2023).

As a charity relying on funding it is important to maintain a reasonable level of reserves to meet any unforeseen expenditure. Total unrestricted reserves include an element of designated reserves of £360K plus free reserves of £205K (£68k in 2023) which is in line with our budget and business plan.

Financial Outlook

The financial statements continue to highlight funding as our major challenge. The year has seen the end of some long-standing funding but has also highlighted the financial importance of new development areas.

Investment policy and objectives

Our policy is that funds not required for current expenditure will be deposited in interest-bearing bank accounts with one or more secure and reputable banks in accounts providing access within a reasonable notice period.

Reserves Policy

The Board of St Helens District Citizens Advice Bureau has considered its responsibilities regarding the identification and maintenance of adequate levels of reserves.

The Board continues to aim to achieve a balanced budget that will increase our current level of unrestricted reserves. This will provide a safety net that will allow us to maintain basic services through this period when funding opportunities are more limited. We will however, continue to adjust activities and costs in line with the new financial climate in line with our budget and business plan.

Designated funds have been kept as reserve in a contingency fund to cover the managed cessation of services should this ever become necessary. The fund will cover redundancy

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2024

costs etc. and may be increased whenever it is considered necessary.

Developments since the year end and plans for future periods

Maintaining adequate levels of funding to continue to operate and grow will be a key challenge and our area of focus for the coming year. Alongside this a renewed focus on our clients and ensuring we are in regular contact with all to offer support, information and to hear their views

Key management remuneration

The remuneration of paid staff is set by reference to norms in the voluntary sector and in particular other local Citizens Advice offices.

Related parties

St Helens District Citizens Advice Bureau is a member of Citizens Advice, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. It also provides a secure electronic case management tool which is used by the charity. Operating policies are based on national guidance and model procedures where provided, but are independently determined by the trustee board of the charity, in order to fulfil its charitable objects and in compliance with national membership requirements.

Statement of trustees' responsibilities

The trustees (who are also directors of St Helens District Citizens Advice Bureau for the purposes of company law) acknowledge their responsibility for preparing the report of the trustees and the financial statement in accordance with applicable law, and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice GAAP), including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

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

- Select suitable accounting policies and then apply them consistently

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2024

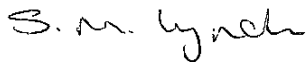
- Observe the methods and principles in the Charity SORP
- Make judgements and estimates that are reasonable and prudent
- Prepare the financial statements on the going-concern basis, unless it is inappropriate to presume that the charitable company will continue as a business.

The trustees are responsible for ensuring that proper accounting records are kept which disclose with reasonable accuracy at any time, the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Approved by order of the board of trustees on 25th October 2024

and signed on its behalf by:



Mrs S Lynch

Chair of the Board

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the trustees on my examination of the accounts of St Helens District Citizens Advice Bureau for the year ended 31 March 2024, which are set out on pages 15 to 29.

This report is made solely to the charity's trustees, as a body, in accordance with Section 145 of the Charities Act 2011. My examination has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my examination, for this report, or for the opinions I have formed.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the 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, which is one of the listed bodies.

I have completed my examination. I can 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 accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination'; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

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.

Tony Stanley ACA
Mitchell Charlesworth
Chartered Accountants
Suite 5
Tempest,
12 Tithebarn Street
Liverpool
L2 2DT

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE REPORT) FOR THE YEAR ENDED 31 MARCH 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
Income and Endowments from:					
Donations and Legacies	2	37,623	-	37,623	21,371
Charitable Activities	3	513,008	363,731	876,739	675,860
Other	4	15,919	-	15,919	5,508
Total Income		566,550	363,731	930,281	702,739
Expenditure on:					
Charitable Activities	5	(422,219)	(370,082)	(792,301)	(670,301)
Total Expenditure		(422,219)	(370,082)	(792,301)	(670,301)
Net Income/(Expenditure) for the financial year		144,331	(6,351)	137,980	32,438
Transfers between Funds	18	(6,351)	6,351	-	-
Net Movement in Funds		137,980	-	137,980	32,438
Reconciliation of Funds:					
Total funds brought forward		427,518	-	427,518	395,080
Total funds Carried Forward	19	565,498	-	565,498	427,518

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

The notes on pages 19-29 form part of these financial statements.

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE REPORT) FOR THE YEAR ENDED 31 MARCH 2024

**Comparative Statement of Financial Activities
for the year to 31 March 2023**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Income and Endowments from:			
Donations and Legacies	21,371	-	21,371
Charitable Activities	615,265	60,595	675,860
Other - including Fundraising	5,508	-	5,508
Total Income	642,144	60,595	702,739
Resources expended			
Charitable activities	(608,517)	(61,784)	(670,301)
Total resources expended	(608,517)	(61,784)	(670,301)
Net Income/(Expenditure) for the financial year	33,627	(1,189)	32,438
Transfers between funds	(1,189)	1,189	
Net movements in Funds	32,438	-	32,438
Reconciliation of Funds:			
Total funds brought forward	395,080	-	395,080
Total Funds carried forward	427,518	-	427,518

BALANCE SHEET AT 31 MARCH 2024

	Notes	Total Funds 31 March 2024 £	Total Funds 31 March 2023 £
Current Assets			
Debtors	10	103,855	16,588
Cash	11	547,117	492,678
		<u>650,972</u>	<u>509,266</u>
Liabilities			
Creditors - amounts falling due within one year	12	<u>(85,474)</u>	<u>(81,748)</u>
Net Current Assets		565,498	427,518
Net Assets		<u>565,498</u>	<u>427,518</u>
Funds of the Charity	19		
Restricted funds		-	-
Unrestricted funds		205,498	67,518
Designated funds		<u>360,000</u>	<u>360,000</u>
		<u>565,498</u>	<u>427,518</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not required the company to obtain an audit of its financial statement for the year ended 31 March 2024 in accordance with Section 476 of the Companies Act 2006.

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

The Trustees acknowledge their responsibilities for:

a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006, and

b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The financial statements were approved by the board of trustees on 25/10/24 and signed on its behalf by:



Mr S Connor
Treasurer

STATEMENT OF CASH FLOWS AT 31 MARCH 2024

	2024	2023
	£	£
Cash flows from operating activities:		
Net income/(expenditure) per SOFA	137,980	32,438
Interest received	(13,787)	(5,508)
(Increase)/decrease in debtors	(87,267)	14,707
Increase/(decrease) in creditors	18,726	8,586
Increase/(decrease) in deferred income	(15,000)	15,000
	<u>40,652</u>	<u>65,223</u>
Investing activities		
Investment income	<u>13,787</u>	<u>5,508</u>
Net cash provided by investing activities	<u>13,787</u>	<u>5,508</u>
Net increase/(decrease) in cash:	54,439	70,731
Cash and cash equivalents at beginning of the year	<u>492,678</u>	<u>421,947</u>
Total cash and cash equivalents at end of the year	<u>547,117</u>	<u>492,678</u>

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies**Charity information**

St Helens District Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales. The registered office is Millennium House, Corporation Street, St Helens, WA10 1HJ.

1.1 Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under Financial Reporting Standard 102, have been prepared in accordance with the Charities SORP (FRS102) 'Accounting and Reporting by Charities: Statement of Recommended Practice, applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The charitable company is not a member of a group and the financial statements cover its activities as an individual entity. The financial statements are prepared under the historical cost convention and in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

1.2 Going Concern

At the time of approving the financial statements, the trustees have reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable Funds

- (a) Unrestricted funds are those that can be expended at the discretion of the trustees in the furtherance of the objects of the charity.
- (b) Restricted funds are those that may only be used for specific purposes. Restrictions arise when specified by the donor, or when funds are raised for specific purposes.
- (c) Designated funds are unrestricted funds earmarked by the trustees for a particular purpose.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

1.4 Incoming resources

- (a) Income is recognised and included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the income; receipt is probable; and the monetary value can be measured with sufficient reliability.
- (b) Where income has related expenditure (e.g. BOF), the income and related expenditure are reported gross in the SOFA.
- (c) Bank interest is recognised when credited to the account.
- (d) Income, which is subject to conditions that the charity has yet to fulfil, or which is specifically for use in a future accounting period, is treated as deferred income.

1.5 Resources expended

- (a) Expenditure is recognised on the accruals basis.
- (b) The charity is not registered for VAT, thus all costs are shown inclusive of VAT charged.
- (c) Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.

1.6 Tangible fixed assets

- (a) Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000. They are valued at cost or, if gifted, at their value on receipt. Depreciation is provided at rates calculated to write off the costs less estimated residual value or its expected useful life, as follows:

Computers	25% p.a. straight line basis
Equipment	15% p.a. straight line basis

1.7 Transfers between funds

Any restricted funds that over-spent and are in deficit, are supported using core funding by means of a transfer between funds.

1.8 Pension costs and other post-retirement benefits

The charitable company enrolls staff in a defined contribution pension scheme. Contributions payable to the pension scheme are charged to the Statement of Financial Activities in the period to which they relate. Differences between contributions payable in the year and contributions paid are shown as either accruals or prepayments in the balance sheet.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

1.9 Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Taxation

The company, being a registered charity with minimal trading income, has been granted exemption from corporation tax under Section 505 of the Income and Corporation Taxes Act 1988. No provision for taxation has therefore been made in these accounts.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

2	Donations & Legacies			Total 2024	Total 2023
	Unrestricted	Restricted			
	£	£		£	£
Voluntary Income					
Donations	16,302	-		16,302	50
Grants for Core activities	21,321	-		21,321	21,321
	<u>37,623</u>	<u>-</u>		<u>37,623</u>	<u>21,371</u>

Grants for Core activities received from St Helens Borough Council.

3	Income from Charitable Activities			Total 2024	Total 2023
	Unrestricted	Restricted			
	£	£		£	£
Performance Related Grants & Contracts	513,008	363,731		876,739	675,860
	<u>513,008</u>	<u>363,731</u>		<u>876,739</u>	<u>675,860</u>

Of the 2023 total £675,860, Unrestricted total was £615,265 and Restricted total was £60,595.

3a	Performance Related Grants & Contracts			Total 2024	Total 2023
	CORE activities	Advice Skills			
	£	£		£	£
St Helens CCG	125,063	-		125,063	119,108
St Helens Consortium	108,851	-		108,851	103,670
GMMAP	194,415	-		194,415	205,540
The Womens Organisation	74,288	-		74,288	50,613
Advice Skills	-	24,472		24,472	9,982
FSO: Universal Support/Help to Claim	144,900	-		144,900	136,863
Kickstart	-	-		-	3,096
Trussell Trust	59,447	-		59,447	29,421
Feeding Britain	-	-		-	1,338
Wargrave Big Local	-	-		-	2,588
Other	35,240	-		35,240	13,641
Household Support Fund	60,626	-		60,626	-
Live Well	34,437	-		34,437	-
Citizens Advice Cost of Living	15,000	-		15,000	-
	<u>852,267</u>	<u>24,472</u>		<u>876,739</u>	<u>675,860</u>

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

4	Other Income	Unrestricted £	Restricted £	Total 2024 £	Total 2023 £
	Bank Interest	13,787	-	13,787	5,508
	Other	2,132	-	2,132	-
	Total	15,919	-	15,919	5,508

5	Charitable Activities Costs	Unrestricted	Restricted	Total 2024	Total 2023
	Charitable activities	Advice & Information Services	Advice & Information Services		
	Staff Costs	334,083	311,738	645,821	569,243
	Activities	85,153	54,189	139,342	95,233
	Governance	2,983	4,155	7,138	5,825
	Total	422,219	370,082	792,301	670,301

	Support Costs £	CORE activities £	Advice Skills £	Total 2024 £	Total 2023 £
Staff Costs	149,596	478,963	17,262	645,821	569,243
Activities	10,170	121,572	7,600	139,342	95,233
Governance	-	6,954	184	7,138	5,825
Total	159,766	607,489	25,046	792,301	670,301

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

5a	Expenditure Split of Charitable activities	Support	CORE	Advice	Total	Total
		Costs	activities	Skills	2024	2023
		£	£	£	£	£
	Staff costs	149,596	478,963	17,262	645,821	569,243
	Premises costs	-	38,008	1,075	39,083	35,594
	Office costs	9,909	51,241	2,060	63,210	50,721
	Training	-	522	-	522	1,955
	Travel	261	757	-	1,018	362
	Governance	-	6,954	184	7,138	5,825
	Other *	-	31,045	4,465	35,510	6,601
	Total	159,766	607,490	25,046	792,302	670,301

* Including in other costs are termination payments totaling £22,500.

The basis of allocation the charitable expenditure were based on FTE per project.

6	Governance costs	2024	2023
		£	£
	Independent Examination/Audit	3,318	5,000
	Development Day costs	-	779
	Administration	13	13
	Other Legal Costs	3,807	-
	Total	7,138	5,792
	Trustee expenses (travel costs)	21	33
		7,159	5,825

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year (2023 – £Nil).

Expenses were reimbursed to trustees during the year £21 (2023; £33)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024**7 Information about Trustees, Directors and Employees**

	2024	2023
	£	£
Wages and salaries	579,331	511,898
Social Security costs	44,144	38,837
Pension costs	22,346	18,508
Total	645,821	569,243

	2024	2023
The average number of FTE employees		
Total	25	25

No employee received remuneration of more than £60,000. (2023: none)

Key management of the charity received employee benefits, including pension contributions and Employer's NI, of £116,154 (2023 - £88,351).

8 Fixed assets	Computers & Equipment	Office Equipment	Total
Cost	£	£	£
At 1 April 2023	36,684	29,969	66,653
Additions	-	-	-
At 31 March 2024	36,684	29,969	66,653
Depreciation			
At 1 April 2023	36,684	29,969	66,653
Charge for the year	-	-	-
At 31 March 2024	36,684	29,969	66,653
Net book value at 31 March 2024	-	-	-
Net book value at 31 March 2023	-	-	-

There were no changes to the fixed assets position during the year.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

9	Financial Instruments	2024	2023
		£	£
	Carrying amount of financial assets		
	Debt instruments measured at cost	548,630	499,095
	Carrying amount of financial liabilities		
	measured at cost	74,332	54,085
10	Debtors - amounts falling due within one year	2024	2023
		£	£
	Prepayments & Accrued Income	102,342	10,171
	Trade Debtors	1,513	6,417
		103,855	16,588
11	Cash at bank and in hand	2024	2023
		£	£
	Bank Account current	187,888	66,320
	Lloyds TSB Deposit	79,772	159,756
	COIF Charities Deposit fund	279,430	266,476
	Cash in hand	27	126
	Total	547,117	492,678
12	Creditors - amounts falling due within one year	2024	2023
		£	£
	Social security and other taxes	11,142	12,663
	Deferred Income	-	15,000
	Other creditors	23,742	14,779
	Accruals	50,590	39,306
		85,474	81,748

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

13 Pensions

The charity operates a defined contribution pension scheme. Contributions are charged in the accounts as they become payable in accordance with the rules of the scheme.

14 Related Party Transactions

There were no related party transactions to report during the accounting period (2023: none)
Remuneration of key management personnel is detailed at note 7.

15 Commitments under operating leases

Minimum lease payments under non-cancellable leases fall due as follows:

-Siemens phone contract current charge to SOFA was £14,371

Remainder payments of £37,126 under non-cancellable leases to the end of the contract in December 2026.

-Mid Mersey Digital Alliance (MMDA) contract current charge to SOFA was £8,410

Remainder payments of £1,400 under non-cancellable leases to the end of the contract in May 2024.

16 Designated Funds

Designated funds have been kept as reserve in a contingency fund to cover the managed cessation of services should this ever become necessary. The fund will cover redundancy costs etc. and may be increased whenever it is considered necessary.

17 Company limited by guarantee

St Helens District Citizens Advice Bureau is incorporated as a company limited by guarantee under the Companies Act. The liability of the members is limited to £1.

18 Restricted Funds

The Income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes: The charity supports the shortfall of funding on these programmes from reserves to ensure continuity of service.

The Advice Skills Academy is a project supported by European Union through the European Social Fund (ESF) that will build the skills and knowledge of staff within the Citizens Advice Services in the Liverpool City Region (LCR).

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

Trussell Trust funded is provided to St Helens-based charity Hope Centre, who in partnership with our organisation to provide Financial Inclusions Officers at every Trussell Trust Foodbank in the St Helens borough, with at least one food bank open each day of the week. Our specialist advisers are present on site for each foodbank session to provide advice on budgeting, finance and other advice for those who are in the position of using the foodbank, with the aim to improve people's financial circumstances and the help reduce the causes of foodbank need.

Combined Authority-funded Mind & Money project, delivered via The Women's Organisation who we have worked for other projects including the Advice Skills Academy, has gone on to replace the Better Off Finance project, with a remit to provide close, intensive financial capability guidance and advice sessions to Liverpool City Region residents most affected by the current cost-of-living crisis

Future Support Offer or Help to Claim is a service delivered across the country by Citizens Advice offices to provide immediate and specialist advice via telephone and webchat, for those who are making their first claim for Universal Credit, assessing their eligibility for claiming UC or helping to resolve issues with receiving their first payment of UC.

Household Support Funding is distributed by national government to local authorities which is typically used to assist residents with essential needs and costs such as emergency food and/or full, household goods or priority expenses. We are grateful to receive this for advice service and helps to address some of the demand and achieve the outcomes described elsewhere in this report.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024**18 Movement in funds**

	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
Restricted Funds:					
Advice Skills	-	24,472	(25,045)	573	-
Trussell Trust	-	59,446	(60,014)	567	-
TWO - Combined Auth (Mind & Money)	-	74,288	(75,713)	1,425	-
FSO/Help to Claim	-	144,900	(148,645)	3,745	-
Household Support Fund	-	60,625	(60,665)	40	-
	-	363,731	(370,082)	6,351	-

**18a Comparative
Movement in funds**

	At 1 April 2022	Incoming resources	Resources expended	Transfers	At 31 March 2023
	£	£	£	£	£
Restricted Funds:					
Better Off Finance	-	50,613	(51,072)	459	-
Advice Skills	-	9,982	(10,712)	730	-
	-	60,595	(61,784)	1,189	-

19 Analysis of Net Assets between funds

	Unrestricted Funds	Designated Funds	Total
	£	£	£
Fund balances at 31 March 2024 are represented by:			
Current Assets/(liabilities)	205,498	360,000	565,498
Total	205,498	360,000	565,498
Comparative at 31 March 2023			
Current Assets/(liabilities)	67,517	360,000	427,517
	67,517	360,000	427,517

Accounts

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

REGISTERED COMPANY NUMBER: 05318197 (England and Wales)

REGISTERED CHARITY NUMBER: 1110382

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

ANNUAL REPORT AND

AUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

LEGAL AND ADMINASTRIVE INFORMATION

Trustees	Position
Mrs S Lynch	Chair of the Board
Mr S Patterson	Vice Chair
Mr M Doforo	
Mr S Connor	Treasurer
Ms D Balmer	
Mr J Thompson	
Mr S Rooney	
Mr J Curran	

Registered Company Number: 05318197 (England and Wales)

Registered Charity Number: 1110382

Principal Address: Millennium Centre
Corporation Street
St Helens
WA10 1HJ

Key Management

Mr D Reynolds – Chief Officer and Company Secretary until 7th July 2023

Ms E Cook – Interim Chief Officer 7th August 2023

Mr R Smith – Operational Development Lead

Bankers

Lloyds Bank PLC, Hardshaw Street, St Helens, WA10 1QZ

Auditor

BWM, Suite 5.1, Tempest, Tithebarn Street, Liverpool, L2 2DT

Solicitors

Haygarth Jones, Alexander House, 109-111 Corporation Street, St Helens, WA10 1SX

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Auditor's Report	14 to 18
Statement of Financial Activities	19 to 20
Balance Sheet	21
Statement of Cash Flows	22
Notes to the Financial Statements	23 to 36

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2023

St Helens District Citizens Advice Bureau (CA St Helens) is a registered charity and a company limited by guarantee. It is governed by a board of trustees who are also directors for the purposes of the Companies Act 2006. This is their annual report and the financial statements of the charity for the year ended 31 March 2023.

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

Trustees and Directors

The persons who have acted as trustees and directors during the period 1 April 2022 - 31 March 2023 are:

Mr K Anderson	Resigned 16 October 2023	Mr M Doforo	
Mr S Patterson		Mr S Connor	
Mrs E Gibson	Resigned 17 May 2022	Mr J Thompson	Appointed 28 October 2022
Mrs S Lynch		Mr B Newton	Resigned 16 October 2023
Ms D Balmer		Mr J Curran	Appointed 28 October 2022
Mr S Rooney	Appointed 28 October 2022		

Structure, governance and management

Governing document

The company is governed by its Memorandum and Articles of Association. The charity, known as St Helens Citizens Advice Bureau, is a charitable company limited by guarantee and not having share capital. The company is registered in England and Wales, company number 5318197. The principal governing document is the company memorandum and articles of association; the company took over the assets of St Helens District Citizens Advice Bureau from 1 October 2005. The Charity is registered with the Charity Commissioners, charity number 1110382

Recruitment and appointment trustees

The charity is governed through a trustee board. Trustees who have held office during the year are listed on page 4. None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up. The trustees meet 4 times per year with additional quarterly meetings for the sub-committees listed below.

Trustees are elected to the Board for a three-year period and are appointed by a resolution of its members at an AGM. The board has powers to co-opt members who shall retire at the following AGM and may offer themselves for re-election.

The board is supported by a network of sub-committees, covering Finance and Personnel.

The organisation is coordinated from its office in St Helens

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2023

Trustee induction and training

New trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the charity. They also meet key employees and other trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role. Trustees are also required to complete mandatory training.

The Senior Management Team meet to review progress against targets and the Charity's financial position and to discuss issues referred to them by the trustee board. Reports and recommendations are then taken to the full board for approval, and their implementation is organised by the chief executive and the staff team. There are regular staff, volunteer meetings and senior management team meetings which ensure that progress is being made against targets. There is an Annual General Meeting, which involves the staff team, trustee board, members, and other stakeholders.

Organisation Structure

Citizens Advice St Helens is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureau, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Board of Directors/Trustees in order to fulfil its charitable objects and comply with the national membership requirements. The Chief Executive of the organisation has been appointed by the trustees to manage the day-to-day operations of the charity. In addition, there is an experienced team of paid staff and volunteers who are key to the service offered by the charity. Decisions are made by the trustee board in line with the Business Development Plan and are reviewed at least annually.

Third-party indemnity insurance

At present, third party indemnity insurance is not provided for Board members in their dual capacity as company directors and charity trustees but the situation is kept under review.

Organisation

The Board of Trustees is responsible for the administration of the charity. The day-to-day running of the organisation is delegated to the Chief Officer.

The full board meets quarterly as does the Finance sub-committee. All sub-committees have Terms of Reference, which set out the operating framework for those committees.

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2023

Risk Management

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

A safety, health and environment audit of the premises has been completed and a risk register compiled. This is updated yearly and an action plan produced.

Objectives and Activities

The charity's purposes, as set out in the objects contained in the Company's Memorandum of Association, are to promote any charitable purpose for the benefit of the whole community of St Helens ("the area of benefit") by the advancement of education, the protection of health and the relief of poverty, sickness and distress. The Citizens Advice Service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equity and challenges discrimination.

The Service aims:

To provide the advice people need for the problems they face

To improve the policies and practices that affect people's lives

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

Though the area of benefit refers to the whole community of St Helens, the local office focuses its activities within St Helens and surrounds.

HOW OUR ACTIVITIES DELIVER PUBLIC BENEFIT

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The board of trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2023

ACHIEVEMENT AND PERFORMANCE

The main areas of charitable activity are:

- the provision of general advice and information services
- the provision of specialist advice and casework services in the debt and welfare benefits categories of social welfare law

Throughout the year we have continued to offer Advice and Information in the following ways

- Face to face drop-in. An initial assessment takes place ensuring that clients are dealt with in the most appropriate way, urgent issues are responded to and clients are not turned away.
- Advice Line – participation is continuing as part of a county-wide telephone service.
- Full advice –General and specialist advice through our team of trained advisers and paid staff.
- Information and Self Help.
- Successful advice surgery throughout St Helens

In addition to general advice, the following specialist services are provided:

- Specialist debt advice funded by the Money Advice and Pensions Service begins a new contract from February 2023 until 2025
- Specialist casework advice funded through health commissioning
- Universal Credit-Help to Claim project was extended at the office for a fourth and fifth year from April 2022 up to March 2024
- Local Authority-funded Information & Advice service commenced a new 3-year contract in April 2022.
- Our Financial Inclusion project, in partnership with the St Helens-based Hope Centre and funded by the Trussell Trust which are the biggest foodbank organisation in the country, expanded in 2022-23. As a result of the outcomes of our adviser helping clients at each Trussell Trust foodbank in the borough, we received additional funding and a second adviser was recruited on the project.

Our Better Off Finance project came to an end during this time but was swiftly replaced by a new project with the same funder, initially named the Financial Resilience project, which provides a similar service but with a much broader scope of clients and we are now able to offer more intensive, long-running support for clients to help with income maximisation and budgeting during the cost-of-living crisis.

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2023

Contribution of Volunteers and Paid Staff

The charity success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate. Throughout 2022/23 the service employed 23 paid workers and 20 volunteers together delivering some 7 projects, including the core service.

Staff turnover rate for this period was approximately 25%, with 6 paid staff leaving during this time and the majority for career progression. One long-standing staff member retired but returned within the year in a voluntary role, whilst another leaver returned as paid staff in the same year. At the same time, 5 new staff joined the organisation.

This year also saw the end of the Job Centre funded 'Kickstart' scheme (6-month placements at the office for under-25 unemployed), which can be judged a success. Since its conclusion, all 3 of those on the scheme found paid employment, with 1 returning to CASH in the same year as a paid staff member. 5 existing volunteers were retained and able to contribute to the service each week, with some of them delivering advice by different methods and in different subjects than they did pre-lockdown. New volunteer recruitment has been limited in this time, perhaps due to the slow re-opening to the public, but most significantly in this period, a new volunteer was recruited as a 'volunteer co-ordinator' to organise recruitment events and increase numbers.

Our new normal

2022-23 was the first full year of our return to the office following the pandemic, with staff and volunteers back in the office each day to provide face-to-face advice to the public from April 2022. A hybrid-working model has been introduced, although the emphasis remains on face-to-face advice with the office open for appointments and a weekly drop-in, as well as weekly outreach sessions at different venues across the Borough.

Who used and benefited from our services?

During the reporting year 5853 clients benefited from the services of Citizens Advice St Helens generating 18,510 contacts. We support people on any issue that they may face however our most common enquiry area is welfare benefits and tax credits which make up a total of 33% of the issues we have supported on. Debt is our second most common enquiry with housing enquiries increasing and is now the third most popular enquiry type of these advice areas, the most frequent topics are Personal Independence Payment applications, initial benefit claims and Council Tax arrears.

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2023

There was £2,845,696 income gained for clients, with the majority of this as a result of a new benefit award or increase on an existing benefit claim upon receiving advice and assistance

Other significant evidence of our impact includes

- o £663,271 of client debt written off
- o 1150 clients reported improved health and capacity to manage following our advice
- o 255 clients had their financial situation stabilised and/or their debts brought under control, with £20,628 of repayments scheduled on behalf of clients at a more affordable rate and £12,700 of debt written off without using an insolvency strategy to do so
- o the financial value of all other case outcomes, separate from income gain and debt write-off, totals £248,252

The issues and numbers above reflect the trends our advisers have seen over the last few years and are similar across other agencies in St Helens and the wider Citizens Advice network. These include a sharp increase in difficulties for those in rented property, increasingly complex debt queries including arrears on essential household bills and a great demand for specialist welfare benefits advice as clients seek more financial support whilst suffering poor health (39% of our clients reported long-term health conditions).

Our aims for the organisation in 2023-24

- o recruiting new volunteers to complement our paid staff and replace those lost over the last few years
- o achieve a good outcome on our upcoming Citizens Advice Leadership Self-Assessment, which the organisation and Trustee Board have dedicated time and effort to throughout 2022-23
- o increase our offer to clients by providing advice through a number of channels which suit clients best, including telephone, email, video and webchat, as well as maintaining our traditional face-to-face service

What our clients say...

Over the year we have received regular feedback from clients which demonstrate the impact our advice has on people's lives and the contribution our staff and volunteers make to help St Helens residents:

"I had no idea where to start with my problem, the lady I saw helped me to fill in forms and guided me in the right direction as to what I was entitled to. Without her help, nothing would have been sorted and when I need more help she has told me to get in touch. I can't praise Citizens Advice enough and have recommended you to a few people since my experience. Thanks again."

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2023

"I have been in contact with one of your advisors for some weeks now. She has been brilliant and has helped me get through a tough time. Overall, Citizens Advice has been what I expected, I would have been lost without you. Thank you"

"She has been a massive help with my problems and had quick solutions, very easy to talk to and also made me feel like I wasn't judged or looked down on, which I have experienced in the past with other organisations. She explained everything in a way for me to understand. Before I got help I was always worrying and with my mental health issues, I was a bit of a mess, but with her professional, kind approach she fixed this. Just wanted to say you have a little star at St Helens branch and a big thank you"

"I can't thank Citizens Advice enough. As I've said on numerous occasions, your adviser based at St Helens is an absolute asset to you. Citizens Advice have been dealing with my debt problems in such a professional manner, I don't know what I would have done without him...if I find I needed advice going forward I know I will get expert help and support from your center. Thank you so much, I would recommend you to anyone"

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2023

Financial review

The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Income and Expenditure

The Statement of Financial Activities provides a summary of our income and expenditure during the period 1 April 2022 to 31 March 2023 and shows the previous year's comparative data.

We have had a decrease in the staffing complement for the period and as a result there is a decrease in the total payroll costs.

Annual income increased (from £661K in 2022) to £703K. This is mainly due to funding changes on some projects in addition to new projects. Charitable expenditure decreased to £670K (from £748K in 2022). The surplus was therefore approx. £32K

Balance Sheet

The balance sheet continues to present a healthy financial picture with reasonable bank balances. The balance of cash at bank has increased during 2022-23 to £493K. Net current assets have increased to £428K (£395K in 2022).

As a charity relying on funding it is important to maintain a reasonable level of reserves to meet any unforeseen expenditure. Total unrestricted reserves include an element of designated reserves of £360K plus free reserves of £68K which is in line with our budget and business plan.

Financial Outlook

The financial statements continue to highlight funding as our major challenge. The year has seen the end of some long-standing funding but has also highlighted the financial importance of new development areas.

Investment policy and objectives

Our policy is that funds not required for current expenditure will be deposited in interest-bearing bank accounts with one or more secure and reputable banks in accounts providing access within a reasonable notice period.

Reserves Policy

The Board of St Helens District Citizens Advice Bureau has considered its responsibilities regarding the identification and maintenance of adequate levels of reserves.

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2023

The Board continues to aim to achieve a balanced budget that will increase our current level of unrestricted reserves. This will provide a safety net that will allow us to maintain basic services through this period when funding opportunities are more limited. We will however, continue to adjust activities and costs in line with the new financial climate in line with our budget and business plan.

Designated funds have been kept as reserve in a contingency fund to cover the managed cessation of services should this ever become necessary. The fund will cover redundancy costs etc. and may be increased whenever it is considered necessary.

Developments since the year end and plans for future periods

Maintaining adequate levels of funding to continue to operate and grow will be a key challenge and our area of focus for the coming year. Alongside this a renewed focus on our clients and ensuring we are in regular contact with all to offer support, information and to hear their views

Key management remuneration

The remuneration of paid staff is set by reference to norms in the voluntary sector and in particular other local Citizens Advice offices.

Related parties

St Helens District Citizens Advice Bureau is a member of Citizens Advice, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. It also provides a secure electronic case management tool which is used by the charity. Operating policies are based on national guidance and model procedures where provided, but are independently determined by the trustee board of the charity, in order to fulfil its charitable objects and in compliance with national membership requirements.

Disclosure of information to Auditors

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor are aware of such information.

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2023

Statement of trustees' responsibilities

The trustees (who are also directors of St Helens District Citizens Advice Bureau for the purposes of company law) acknowledge their responsibility for preparing the report of the trustees and the financial statement in accordance with applicable law, and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice GAAP), including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

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

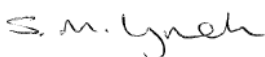
- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charity SORP
- Make judgements and estimates that are reasonable and prudent
- State whether the applicable standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- Prepare the financial statements on the going-concern basis, unless it is inappropriate to presume that the charitable company will continue as a business.

The trustees are responsible for ensuring that proper accounting records are kept which disclose with reasonable accuracy at any time, the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Approved by order of the board of trustees on 8th December 2023

and signed on its behalf by:



Mrs S Lynch

Chair of the Board of Trustees

AUDITOR'S REPORT TO THE TRUSTEES

Opinion

We have audited the financial statements of St Helens District Citizens Advice Bureau (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

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

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the 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.

AUDITOR'S REPORT TO THE TRUSTEES

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within 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 directors' report included within the trustees' report.

AUDITOR'S REPORT TO THE TRUSTEES

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 trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose 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 charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

AUDITOR'S REPORT TO THE TRUSTEES

The extent to which our procedures are capable of detecting irregularities, including fraud

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

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

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

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

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

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

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

- agreeing financial statement disclosures to underlying supporting of documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring management as to actual and potential litigation and claims.

AUDITOR'S REPORT TO THE TRUSTEES

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any. Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Comparative information

The corresponding figures presented in these financial statements were unaudited.

Use of our report

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



22/12/2023

Louise Casey ACA (Senior Statutory Auditor)

**for and on behalf of
BWM Chartered Accountants
Chartered Accountants
Suite 5.1
Tempest,
12 Tithebarn Street
Liverpool
L2 2DT**

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE REPORT) FOR THE YEAR ENDED 31 MARCH 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
Income and Endowments from:					
Donations and Legacies	2	21,371	-	21,371	21,321
Charitable Activities	3	615,265	60,595	675,860	639,432
Other	4	5,508	-	5,508	-
Total Income		642,144	60,595	702,739	660,753
Expenditure on:					
Charitable Activities	5	(608,517)	(61,784)	(670,301)	(747,945)
Total Expenditure		(608,517)	(61,784)	(670,301)	(747,945)
Net Income/(Expenditure) for the financial year		33,627	(1,189)	32,438	(87,192)
Transfers between Funds	18	(1,189)	1,189	-	-
Net Movement in Funds		32,438	-	32,438	(87,192)
Reconciliation of Funds:					
Total funds brought forward		395,080	-	395,080	482,272
Total funds Carried Forward	18	427,518	-	427,518	395,080

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

The notes on pages 16 - 31 form part of these financial statements.

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE REPORT) FOR THE YEAR ENDED 31 MARCH 2023

Comparative Statement of Financial Activities for the year to 31 March 2022	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Income and Endowments from:			
Donations and Legacies	21,321	0	21,321
Charitable Activities	640,845	(1,413)	639,432
Other - including Fundraising	-	0	-
Total Income	662,166	(1,413)	660,753
Resources expended			
Charitable activities	(718,303)	(29,643)	(747,946)
Total resources expended	(718,303)	(29,643)	(747,946)
Net Income/(Expenditure) for the financial year	(56,137)	(31,056)	(87,193)
Transfers between funds	(31,056)	31,056	
Net movements in Funds	(87,192)	-	(87,192)
Reconciliation of Funds:			
Total funds brought forward	482,272		482,272
Total Funds carried forward	395,080	-	395,080

BALANCE SHEET AT 31 MARCH 2023

	Note	Total Funds 31 March 2023 £	Total Funds 31 March 2022 £
Fixed Assets			
Tangible Fixed Assets	8	-	-
		-	-
Current Assets			
Debtors	10	16,587	31,294
Cash		492,678	421,947
		509,265	453,241
Liabilities			
Creditors - amounts falling due within one year	11	81,748	58,161
Net Current Assets		427,517	395,080
Net Assets		427,517	395,080
Funds of the Charity	13		
Restricted funds		-	-
Unrestricted funds		67,517	35,080
Designated funds		360,000	360,000
		427,517	395,080

The financial statements were approved by the board of trustees on and signed on its behalf by:

S Connor 22/12/2023

Mr S Connor
Treasurer

STATEMENT OF CASH FLOWS AT 31 MARCH 2023

	2023	2022
	£	£
Cash flows from operating activities:		
Net income/(expenditure) per SOFA	32,438	(87,192)
Interest paid	(5,508)	-
(Increase)/decrease in debtors	14,707	1,750
Increase/(decrease) in creditors	8,586	(3,052)
Increase/(decrease) in deferred income	15,000	-
	<u>65,223</u>	<u>(88,494)</u>
Investing activities		
Investment income	5,508	-
Net cash provided by investing activities	<u>5,508</u>	<u>-</u>
Net increase/(decrease) in cash:	70,731	(88,494)
Cash and cash equivalents at beginning of the year	<u>421,947</u>	<u>510,441</u>
Total cash and cash equivalents at end of the year	<u>492,678</u>	<u>421,947</u>

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies**Charity information**

St Helens District Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales. The registered office is Millennium House, Corporation Street, St Helens, WA10 1HJ.

1.1 Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under Financial Reporting Standard 102, have been prepared in accordance with the Charities SORP (FRS102) 'Accounting and Reporting by Charities: Statement of Recommended Practice, applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The charitable company is not a member of a group and the financial statements cover its activities as an individual entity. The financial statements are prepared under the historical cost convention and in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

1.2 Going Concern

At the time of approving the financial statements, the trustees have reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable Funds

- (a) Unrestricted funds are those that can be expended at the discretion of the trustees in the furtherance of the objects of the charity.
- (b) Restricted funds are those that may only be used for specific purposes. Restrictions arise when specified by the donor, or when funds are raised for specific purposes.
- c) Designated funds are unrestricted funds earmarked by the trustees for a particular purpose.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

1.4 Incoming resources

- (a) Income is recognised and included in the Statement of Financial Activities (SOF) when the charity becomes entitled to the income; receipt is probable; and the monetary value can be measured with sufficient reliability.
- (b) Where income has related expenditure (e.g. BOF), the income and related expenditure are reported gross in the SOFA.
- (c) Bank interest is recognised when credited to the account.
- (d) Income, which is subject to conditions that the charity has yet to fulfil, or which specifically for use in a future accounting period, is treated as deferred income.

1.5 Resources expended

- (a) Expenditure is recognised on the accruals basis.
- (b) The charity is not registered for VAT, thus all costs are shown inclusive of VAT charged.
- (c) Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.

1.6 Tangible fixed assets

- (a) Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000. They are valued at cost or, if gifted, at their value on receipt.

Depreciation is provided at rates calculated to write off the costs less estimated residual value or its expected useful life, as follows:

Computers	25% p.a. straight line basis
Equipment	15% p.a. straight line basis

1.7 Transfers between funds

Any restricted funds that over-spent and are in deficit, are supported using core funding by means of a transfer between funds.

1.8 Pension costs and other post-retirement benefits

The charitable company enrolls staff in a defined contribution pension scheme. Contributions payable to the pension scheme are charged to the Statement of Financial Activities in the period to which they relate. Differences between contributions payable in the year and contributions paid are shown as either accruals or prepayments in the balance sheet.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

1.9 Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

2	Donations & Legacies	Unrestricted	Restricted	Total 2023	Total 2022
		£	£	£	£
	Voluntary Income				
	Donations	50	-	50	-
	Grants for Core activities	21,321	-	21,321	21,321
		<u>21,371</u>	<u>-</u>	<u>21,371</u>	<u>21,321</u>

Grants for Core activities received from St Helens Borough Council.

3	Income from Charitable Activities	Unrestricted	Restricted	Total 2023	Total 2022
		£	£	£	£
	Performance Related				
	Grants & Contracts	615,265	60,595	675,860	639,432
		<u>615,265</u>	<u>60,595</u>	<u>675,860</u>	<u>639,432</u>

Of the 2022 total £639,432, Unrestricted total was £640,845 and Restricted total was (£1,413).

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023**3a Performance Related Grants & Contracts**

	CORE activities	Better Off Finance	Advice Skills	Total 2023	Total 2022
	£	£	£	£	£
St Helens CCG	119,108			119,108	119,109
British Gas Energy Trust	-	-	-	0	79,706
Scott Clinic	-	-	-	0	3,500
St Helens Consortium	103,670	-	-	103,670	101,638
GMMAP	205,540	-	-	205,540	186,844
The Womens Organisation	-	50,613	-	50,613	16,269
Advice Skills	-	-	9,982	9,982	(17,682)
FSO: Universal Support	136,863	-	-	136,863	107,748
Kickstart	3,096	-	-	3,096	18,189
Trussell Trust	29,421	-	-	29,421	10,053
Feeding Britain	1,338	-	-	1,338	-
Wargrave Big Local	2,588	-	-	2,588	-
Other	13,641	-	-	13,641	14,057
	615,265	50,613	9,982	675,860	639,431

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

4	Other Income	Unrestricted	Restricted	Total	Total
		£	£	2023	2022
				£	£
	Bank Interest	5,508	-	5,508	-
	Total	5,508	-	5,508	-

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023**5 Charitable Activities Costs**

	Unrestricted Advice & Information Services	Restricted Advice & Information Services	Total 2023	Total 2022
Charitable activities				
Staff Costs	519,957	49,286	569,243	632,121
Activities undertaken	84,049	11,184	95,233	114,065
Governance	4,511	1,314	5,825	1,760
Total	608,517	61,784	670,301	747,946

	Support Costs £	CORE activities £	Better Off Finance £	Advice Skills £	Total 2023 £	Total 2022 £
Staff Costs	18,478	501,479	41,911	7,375	569,243	632,121
Activities undertaken	2,674	81,375	8,145	3,039	95,233	114,065
Governance	-	4,511	1,016	298	5,825	1,760
Total	21,152	587,365	51,072	10,712	670,301	747,946

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023**5a Expenditure on Charitable activities**

	Support Costs	CORE activities	Better Off Finance	Advice Skills	Total 2023	Total 2022
	£	£	£	£	£	£
Staff costs	18,478	501,479	41,911	7,375	569,243	632,120
Premises costs	-	33,026	2,154	414	35,594	36,995
Office costs	-	45,734	3,606	1,381	50,721	58,275
Training	918	839	198	-	1,955	-
Travel	28	328	6	-	362	11,449
Governance	-	4,511	1,016	298	5,825	1,760
Other	1,728	1,448	2,181	1,244	6,601	7,346
Total	21,152	587,365	51,072	10,712	670,301	747,945

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

6	Governance costs	2023	2022
		£	£
	Independent Examination/Audit	5,000	1,747
	Development Day costs	779	-
	Administration	13	13
	Total	5,792	1,760
	Trustee expenses (travel costs)	33	-
		5,825	1,760

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year (2022 – £nil).

Expenses were reimbursed to trustees during the year totalling £33 (2022 £nil)

7 Information about Trustees, Directors and Employees

	2023	2022
	£	£
Wages and salaries	511,898	571,865
Social Security costs	38,837	40,326
Pension costs	18,508	19,929
Total	569,243	632,120
The average number of FTE employees		
	2023	2022
Total	25.0	28.0

No employee received remuneration of more than £60,000. (2022: none)

Key management of the charity received employee benefits, including pension contributions and Employer's NI, of £86,112 (2022 - £95,869).

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

8	Fixed assets	Computers & Equipment	Office Equipment	Total
	Cost	£	£	£
	At 1 April 2022	36,684	29,969	66,653
	Additions	-	-	0
	At 31 March 2023	36,684	29,969	66,653
	Depreciation			
	At 1 April 2022	36,684	29,969	66,653
	Charge for the year	-	-	-
	At 31 March 2023	36,684	29,969	66,653
	Net book value at 31 March 2023	-	-	-
	Net book value at 31 March 2022	-	-	-

There were no changes to the fixed assets position during the year.

9	Financial Instruments	2023	2022
		£	£
	Carrying amount of financial assets		
	Debt instruments measured at cost	499,094	449,324
	Carrying amount of financial liabilities		
	measured at cost	54,085	45,824

10	Debtors - amounts falling due within one year	2023	2022
		£	£
	Prepayments & Accrued Income	10,171	27,990
	Trade Debtors	6,416	3,304
		16,587	31,294

11	Creditors - amounts falling due within one year	2023	2022
		£	£
	Social security and other taxes	12,663	12,337
	Deferred Income	15,000	-
	Other creditors	14,779	1,892
	Accruals	39,306	43,932
		81,748	58,161

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

12	Cash at bank and in hand	2023	2022
		£	£
	Bank Account current	66,320	99,156
	Lloyds TSB Deposit	159,756	60,748
	COIF Chsarities Deposit fund	266,476	261,730
	Cash in hand	126	313
	Total	492,678	421,947

13 Pensions

The charity operates a defined contribution pension scheme. Contributions are charged in the accounts as they become payable in accordance with the rules of the scheme.

14 Related Party Transactions

There were no related party transactions to report during the accounting period.

Owing to the nature of the charity's activities and the composition of the board of trustees (being drawn from local statutory and voluntary organisation), it is inevitable that transactions will take place with organisations in which a trustee may have an interest. All transactions in which a trustee may have an interest are conducted at arm's length and in accordance with the charity's financial regulations and expenditure procedures.

Remuneration of key management personnel is detailed at note 7.

15 Commitments under operating leases

At the reporting end date the charitable company had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2023	2022
	£	£
Within one year	22,781	14,371
Between two and five years	53,946	51,496
	<u>76,727</u>	<u>65,868</u>

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

16 Designated Funds

Designated funds have been kept as reserve in a contingency fund to cover the managed cessation of services should this ever become necessary. The fund will cover redundancy costs etc. and may be increased whenever it is considered necessary.

17 Company limited by guarantee

St Helens District Citizens Advice Bureau is incorporated as a company limited by guarantee under the Companies Act. The liability of the members is limited to £1.

18 Restricted Funds

The Income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes: The charity supports the shortfall of funding on these programmes from reserves to ensure continuity of service.

Better Off Finance is an innovative partnership funded by Building Better Opportunities via European Social Fund and the Big Lottery to undertake targeted community engagement and recruitment activities to reach out and connect with more than 800 residents from the local authority areas of Halton, Knowsley, St Helens, Liverpool, Sefton and Wirral within the Liverpool City Region (LCR).

The Advice Skills Academy is a project supported by European Union through the European Social Fund (ESF) that will build the skills and knowledge of staff within the Citizens Advice Services in the Liverpool City Region (LCR).

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

18 Movement in funds

	At 1 April 2022	Incoming resources	Resources expended	Transfers	At 31 March 2023
	£	£	£	£	£
Restricted Funds:					
Better Off Finance	-	50,613	(51,072)	459	-
Advice Skills	-	9,982	(10,712)	730	-
	-	60,595	(61,784)	1,189	-

18a Comparative Movement in funds

	At 1 April 2021	Incoming resources	Resources expended	Transfers	At 31 March 2022
	£	£	£	£	£
Restricted Funds:					
Better Off Finance	-	16,269	(17,168)	899	-
Advice Skills	-	(17,682)	(12,475)	30,157	-
	-	(1,413)	(29,643)	31,056	-

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

19	Analysis of Net Assets between funds	Unrestricted Funds £	Designated Funds £	Total £
	Fund balances at 31 March 2023 are represented by:			
	Tangible Assets	-	-	-
	Current Assets/(liabilities)	67,517	360,000	427,517
	Total	67,517	360,000	427,517
	Comparative at 31 March 2022:			
	Current Assets/(liabilities)	35,080	360,000	395,080

20 Taxation

The company, being a registered charity with minimal trading income, has been granted exemption from corporation tax under Section 505 of the Income and Corporation Taxes Act 1988. No provision for taxation has therefore been made in these accounts.

Accounts

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Charity number 1110382

A Company limited by guarantee number 05318197

Annual Report and Unaudited Financial Statements **for the year ended 31 March 2022**

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees		Position	Dates
	Mrs S Lynch	Chair	
	Mr K Anderson		
	Mrs E Gibson		
	Mr S Patterson		
	Mr R Newton		
	Mr M Doforo	Treasurer	Appointed 15th October 2021
	Mr S Connor		Appointed 15th October 2021
	Ms D Balmer		Appointed 15th October 2021
Company Secretary	Mr D Reynolds Mr K Anderson		Appointed 15th October 2021 Till 15th October 2021
Chief Officer	Mr D Reynolds Mr K Pearce		From 18th August 2021 Till 17th August 2021
Charity Number	1110382		
Company Number	05318197		
Principal address	Millennium Centre Corporation Street St Helens Merseyside WA10 1HJ		
Bankers	Lloyds Bank PLC Hardshaw Street St Helens WA10 1QZ		
Independent Examiner	Tony Stanley ACA BWM Chartered Accountants Suite 5 Tempest 12 Tithebarn Street Liverpool L2 2DT		
Solicitors	Haygarth Jones Alexander House 109-111 Corporation St Helens Merseyside WA10 1SX		

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

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Statement of cash flows	12
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ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Report of the Board of Trustees for the year ended 31 March 2022

Trustees and Directors

The persons who have acted as trustees and directors during the period 1 April 2021 - 31 March 2022 are:

Mr K Flanagan	Mr M Doforo
Mr K Anderson	Mr S Connor
Mrs S Hayes	Ms D Balmer
Mrs E Gibson	Mr B Newton
Mrs S Lynch	Mr S Patterson
Mrs A Wiswell MBE	

In accordance with the Articles of Association, at the Annual General Meeting, one third, or the number nearest to one third of the Management Committee members, being those who have been longest in office shall retire from office. Where more than one third of Management Committee members have served for the same period the Management Committee members shall agree amongst themselves which members shall retire, or if by agreement cannot be reached, the decision shall be made by lot.

Structure, governance and management

The company is governed by its Memorandum and Articles of Association that are regularly reviewed and revised. The charity, known as St Helens Citizens Advice Bureau, is a charitable company limited by guarantee and not having share capital. The company is registered in England and Wales, company number 5318197. The principal governing document is the company Memorandum and Articles of Association; the company took over the assets of St Helens District Citizens Advice Bureau from 1 October 2005. The Charity is registered with the Charity Commissioners, charity number 1110382.

Appointment and induction of trustees

All current trustees will strive to identify good candidates for trusteeship and appoint new trustees on merit. All trustees participate in relevant induction, training and development activities. Members of the board of trustees, who are the directors for the purpose of company law and trustees for the purpose of charity law who served during the year are set out above. The trustees meet 3 monthly and receive reports from management to manage their charity's affairs. None of the trustees has any beneficial interest in the company. All the trustees are members of the company and guarantee to contribute £1 in the event of winding up.

Trustee induction and training

At present, new trustees are inducted into the organisation in the following way:

- Potential new trustees are invited to attend an initial discussion with the Chair and Chief Officer, prior to applying to join the Board.
- Invitation to attend the Annual General Meeting, where new members will be elected. This is also an opportunity to meet other Board members.
- Completion, with the Chair, of the Trustee Induction Pack, which the board member then keeps as a manual.
- Introduction to the staff team and tour of the offices in St Helens.
- Attendance at an annual Board away day.

This process is regularly under review.

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Report of the Board of Trustees for the year ended 31 March 2022

Third party indemnity insurance

At present, third party indemnity insurance is not provided for Board members in their dual capacity as company directors and charity trustees but the situation is kept under review.

Organisation

The Board of Trustees is responsible for the administration of the charity. The day-to-day running of the organisation is delegated to the Chief Officer.

The full board meets quarterly as does the Finance sub-committee. All sub-committees have Terms of Reference, which set out the operating framework for the those committees.

Risk Management

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

A safety, health and environment audit of the premises has been completed and a risk register compiled. This is updated yearly and an action plan produced.

Objectives and Activities

The Citizens Advice Service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equity and challenges discrimination.

The Service aims:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance and demonstration of public benefit

In preparing this report the trustees have had regard to the charity commission's guidance on public benefit. For Citizens Advice St Helens 2021/22 was another challenging year. The year will be remembered for some major changes to staff. After 21 years' service our Chief Officer left and a short while later our Advice Session Supervisor retired after almost 16 years of service. Both had contributed so much to the service over the years and thanks is given to them from everyone.

After 35 years our longest serving volunteer was recognised in the Queen's New Honours List being awarded the British Empire Medal. This was richly deserved after all their dedication and support given to us and the wider community of St Helens.

Despite the COVID-19 pandemic continuing to impact on everyone's lives we continued to provide services predominantly by telephone, video conferencing, email and webchat. A safe return was made to the office but no sooner than this happened a further lockdown commenced. It is with credit to all the staff that services continued without interruption during this period of time. Subsequently a full return was made and a new hybrid approach to service delivery was adopted with some staff working part week in the office and the remainder from home.

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Report of the Board of Trustees for the year ended 31 March 2022

A further milestone reached was the recommencement of face-to-face appointments.

Throughout the year some 6,102 people were assisted who presented between them 17,768 issues. These ranged from consumer matters, help with their finances to extremely complex benefit claims.

The service provided to the community has produced many positive outcomes and some examples of these include:

- £2,052,699 income gained for people
- 1,813 people reporting their health had improved and they were better prepared to manage their affairs after receiving support
- 207 financial situations stabilised
- £491,383 outstanding client debt written off allowing them to rebuild their financial standing

Feedback is obtained from people to see what experience they had when accessing our services.

- 74% found the service easy to access
- 88% were able to find a positive way forward with their issue
- 74% had their problem resolved
- 88% would recommend the service to others

It has now been accepted that whilst the pandemic is over the problem has not gone away and we are fully aware of this. We will continue to provide and make available a service to all residents of St Helens and adapt the ways we will provide this over the coming years. Our new telephone system allows staff to work at any location be it in the office, at home or out in the community.

One aim over the coming twelve months is to provide more community-based advice sessions. It is hoped this will then help with the following:

- Improvement in access to service provisions
- Reduce social isolation
- Improve mental health and well being

We are now faced with prospect of vast increases in the cost of living and in particular food and fuel. Along with other partner agencies not only in St Helens but throughout the Liverpool City region we will endeavour to support people through this crisis be it by helping them to increase their incomes, providing advice and guidance on financial matters, identifying ways to save money and other related matters.

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Report of the Board of Trustees for the year ended 31 March 2022

Thanks, must be given to all of our staff, volunteers and trustees without whose knowledge, experience, commitment and dedication none of this could have been achieved.

On a final note one question that is asked is why do we provide the services that we do and how do we know we actually make a positive difference on people's lives? The following comments were made when asked had they anything to say about our service

"I would just like to say without you and my Dr I don't think I would be alive today as I feel you understood my needs when helping me I could not have done what has been done to help me"

"Without the help from the Citizens Advice I would have probably become unwell due to stress and probably ended up in hospital. That's how much their help means to me"

"Very helpful helped me to see a way through overall made me feel more positive with my situation which gave me the boost to actually do something about it."

Income and Expenditure

The Statement of Financial Activities provides a summary of our income and expenditure over 2021-22 and shows the previous year's comparative data.

We have continued to see a small increase in the staffing complement for the period but, unlike last year, we have seen a decrease in the salary expenditure, in part due to changes in roles.

Annual income decreased from £747k to £661K. This is mainly due to funding reducing on several projects. The Trustee Board also took the decision to write off £73K income that had been included in the initial budget, but the projects had not been forthcoming. Charitable expenditure only decreased slightly down £28K to £748k from £776k in 2021.

Balance Sheet

The balance sheet presents a healthy picture although the balance of cash at bank decreased this year to £421,947. Net current assets have decreased to £395,080 (2021:£482,272).

As a charity relying on funding it is important to maintain a sustainable level of reserves to meet any unforeseen expenditure. In recognition of this the board has reviewed its Reserves Policy in line with the current challenging economic environment.

Financial Outlook

The financial statements continue to highlight funding as our major challenge. The year has seen the end of some long-standing funding but has also highlighted the financial importance of new development areas.

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Report of the Board of Trustees for the year ended 31 March 2022

Financial review

The results for the year and the charity's financial position at the end of the year are shown in the attached financial statements.

Reserves Policy

The Board of St Helens District Citizens Advice Bureau has considered its responsibilities regarding the identification and maintenance of adequate levels of reserves.

The board continues to aim to have reserves of approximately 50% of running costs plus a reasonable proportion of contingent liabilities such as costs of closure, and commitments arising from any of the funding streams. Considering current financial national difficulties Citizens Advice St Helens has set aside 50% to cover the costs of closure to cover redundancy, notice pay, any service charge other running costs and audit costs.

We should endeavour to keep reserves at least 50% of annual expenditure and if they drop below this figure, then the board will re-examine as a matter of urgency.

Current costs of closure will be considered yearly when setting the budget.

Reserves are £395,080 at 31 March 2022 of which £360,000 is designated funds which have been set aside as a reserve to cover the managed cessation of services, should this ever become necessary.

Developments since the year end and plans for future periods

Maintaining adequate levels of funding to continue to operate and grow will be a key challenge and our area of focus for the coming year. Alongside this a renewed focus on our clients and ensuring we are in regular contact with all to offer support, information and to hear their views.

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Statement of Trustees' Responsibilities

For the year ended 31st March 2022

The trustees, who are also the directors of St Helens District Citizens Advice Bureau for the purpose of company law, are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

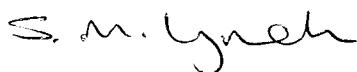
In preparing these accounts, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

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

The Trustees' report was approved by the Board of Trustees on 28 October 2022



Mrs S Lynch
Chair

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Independent Examiner's Report to the members of

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

for the year ended 31 March 2022

I report to the trustees on my examination of the accounts of St Helens District Citizens Advice Bureau for the year ended 31 March 2022.

This report is made solely to the charity's trustees, as a body, in accordance with Section 145 of the Charities Act 2011. My examination has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my examination, for this report, or for the opinions I have formed.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the 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, which is one of the listed bodies.

I have completed my examination. I can 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 accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Tony Stanley ACA
BWM
Chartered Accountants
Suite 5
Tempest, 12 Tithebarn Street
Liverpool
L2 2DT

Dated: 12/12/22

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Statement of Financial Activities

for the year ended 31 March 2022

	Notes	Unrestricted Funds £	Restricted Funds £	2022 Total Funds £	2021 Total Funds £
Income from:					
Donations and legacies	(2)	21,321	-	21,321	21,550
Charitable activities	(3)	640,845	(1,413)	639,432	723,348
Investments	(4)	-	-	-	2,008
Total		<u>662,166</u>	<u>(1,413)</u>	<u>660,753</u>	<u>746,906</u>
Expenditure on:					
Charitable activities	(5)	(718,303)	(29,643)	(747,945)	(775,810)
Net (expenditure) / income		<u>(56,137)</u>	<u>(31,056)</u>	<u>(87,192)</u>	<u>(28,904)</u>
Transfers between funds	(15)	<u>(31,056)</u>	<u>31,056</u>	<u>-</u>	<u>-</u>
Net movement in funds		<u>(87,192)</u>	<u>-</u>	<u>(87,192)</u>	<u>(28,904)</u>
Fund balances at 1 April 2021		482,272	-	482,272	511,176
Fund balances at 31 March 2022		<u>395,080</u>	<u>-</u>	<u>395,080</u>	<u>482,272</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Comparative Statement of Financial Activities

for the year ended 31 March 2022

	Notes	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £
Income from:				
Donations and legacies	(2)	21,550	-	21,550
Charitable activities	(3)	674,262	49,086	723,348
Investments	(4)	2,008	-	2,008
Total		<u>697,820</u>	<u>49,086</u>	<u>746,906</u>
Expenditure on:				
Charitable activities	(5)	(726,722)	(49,088)	(775,810)
Net (expenditure) / income		<u>(28,902)</u>	<u>(2)</u>	<u>(28,904)</u>
Transfers between funds	(14a)	<u>(2)</u>	<u>2</u>	<u>-</u>
Net movement in funds		<u>(28,904)</u>	<u>-</u>	<u>(28,904)</u>
Fund balances at 1 April 2020		511,176	-	511,176
Fund balances at 31 March 2021		<u>482,272</u>	<u>-</u>	<u>482,272</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Balance sheet as at 31 March 2022

	Notes	2022 £	2021 £
Fixed Assets			
Tangible Fixed Assets	(9)	-	-
Total fixed assets		-	-
Current Assets			
Debtors and prepayments	(11)	31,294	33,044
Cash at bank and in hand		421,947	510,441
Total current assets		453,240	543,485
Current liabilities:			
amounts falling due within one year			
Creditors and accruals	(12)	58,161	61,213
Total current liabilities		58,161	61,213
Net current assets / (liabilities)		395,080	482,272
Total assets less current liabilities		395,080	482,272
Funds			
Restricted Funds	(14)	-	-
Designated Funds		360,000	360,000
Unrestricted funds		35,080	122,272
		395,080	482,272

The trustees (who are also the directors of the company for the purposes of company law) confirm that for the year ended 31 March 2022

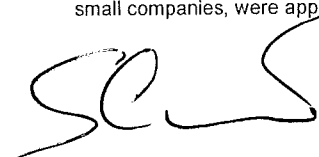
the company was entitled to exemption from audit under section 477 of the Companies Act 2006, and

the members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of financial year and of its incoming resources and application of resources, including its income and expenditure, the the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The notes on pages 12 to 23 form an integral part of these accounts.

These accounts, which have been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies, were approved by the trustees on 26 October 2022 and signed on their behalf by:



Mr S Connor
Treasurer

Company registration number 05318197

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Statement of cash flows

For the year ended 31 March 2022

	2022	2021
	£	£
Cash flows from operating activities:		
Net income/(expenditure) per SOFA	(87,192)	(28,904)
Investment Income	-	(2,008)
(Increase)/decrease in debtors	1,750	5,314
Increase/(decrease) in creditors	(3,052)	42,112
Increase/(decrease) in deferred income	-	0
	<u>(88,494)</u>	<u>16,514</u>
 Cash flows from investing activities:		
Investment income	<u>-</u>	<u>2,008</u>
 Net increase/(decrease) in cash:	(88,494)	18,522
Total cash as at 1 April 2021	<u>510,441</u>	<u>491,919</u>
Total cash as at 31 March 2022	<u>421,947</u>	<u>510,441</u>

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Notes to the accounts

for the year ended 31 March 2022

1 Accounting policies

Charity Information

St Helens District Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales. The registered office is Millennium Centre, Corporation Street, St Helens, WA10 1HJ.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

The accounts are prepared in sterling which is the functional currency of the charity. Monetary amounts in the financial statements are rounded to the nearest £.

1.2 Going Concern

At the time of approving the financial statements, the trustees have reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Notes to the accounts

for the year ended 31 March 2022

1 Accounting Policies (continued)

1.3 Charitable funds

- (a) Unrestricted funds are those that can be expended at the discretion of the trustees in the furtherance of the objects of the charity.
- (b) Restricted funds are those that may only be used for specific purposes. Restrictions arise when specified by the donor, or when funds are raised for specific purposes.

1.4 Incoming resources

- (a) Income is recognised and included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the income; receipt is probable; and the monetary value can be measured with sufficient reliability.
- (b) Where income has related expenditure (e.g. Better Off Finance), the income and related expenditure are reported gross in the SOFA.
- (c) Bank interest is recognised when credited to the account.
- (d) Income, which is subject to conditions that the charity has yet to fulfil, or which is specifically for use in a future accounting period, is treated as deferred income.

1.5 Resources expended

- (a) Expenditure is recognised on the accruals basis.
- (b) The charity is not registered for VAT, thus all costs are shown inclusive of VAT charged.
- (c) Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.

1.6 Tangible fixed assets

- (a) Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000. They are valued at cost or, if gifted, at their value on receipt. Depreciation is provided at rates calculated to write off the costs less estimated residual value or its expected useful life, as follows:

Computers	25% p.a. straight line basis
Equipment	15% p.a. straight line basis

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Notes to the accounts

for the year ended 31 March 2022

1 Accounting Policies (continued)

1.7 Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Notes to the accounts continued for the year ended 31 March 2022

2 Donations and legacies	2022 Unrestricted funds £	2022 Restricted funds £	2022 Total funds £	2021 Total funds £
Donations	-	-	-	229
Grants receivable for core activities	21,321	-	21,321	21,321
	<u>21,321</u>	<u>-</u>	<u>21,321</u>	<u>21,550</u>
For the year ended 31 March 2021	<u>21,550</u>	<u>-</u>	<u>21,550</u>	
Grants receivable for core activities				
St Helens Borough Council	21,321	-	21,321	21,321
	<u>21,321</u>	<u>-</u>	<u>21,321</u>	<u>21,321</u>

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Notes to the accounts continued for the year ended 31 March 2022

3 Charitable activities	CORE Activities	Better Off Finance	Advice Skills	Total 2022	Total 2021
	£	£	£	£	£
3a Performance related grants & contracts	640,845	16,269	(17,682)	639,432	723,348
	<u>640,845</u>	<u>16,269</u>	<u>(17,682)</u>	<u>639,432</u>	<u>723,348</u>
Analysis by fund					
Unrestricted funds	640,845	-	-	640,845	674,262
Restricted funds	-	16,269	(17,682)	(1,413)	49,086
	<u>640,845</u>	<u>16,269</u>	<u>(17,682)</u>	<u>639,432</u>	<u>723,348</u>
For the year ended 31 March 2021					
Unrestricted funds	674,262	-	-		674,262
Restricted funds	-	31,086	18,000		49,086
	<u>674,262</u>	<u>31,086</u>	<u>18,000</u>		<u>723,348</u>

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Notes to the accounts continued

for the year ended 31 March 2022

3a Charitable activities	CORE Activities	Better Off Finance	Advice Skills	Total 2022	Total 2021
	£	£	£	£	£
Performance related grants & Contracts					
St Helens CCG	119,109	-	-	119,109	116,136
British Gas Energy Trust	79,706	-	-	79,706	98,249
Scott Clinic	3,500	-	-	3,500	7,000
St Helens Consortium	101,638	-	-	101,638	98,101
MAS	186,844	-	-	186,844	183,262
The Women's Organisation	-	16,269	-	16,269	31,086
Advice Skills	-	-	(17,682)	(17,682)	18,000
Universal Support	107,748	-	-	107,748	106,439
Citizens Advice	-	-	-	-	34,900
St Helens MBC Discretionary	-	-	-	-	15,000
LCR Cares	-	-	-	-	5,000
Awards for All	-	-	-	-	9,820
Kickstart	18,189	-	-	18,189	-
Trussell Trust	10,053	-	-	10,053	-
Other Income	14,057	-	-	14,057	355
	<u>640,845</u>	<u>16,269</u>	<u>(17,682)</u>	<u>639,432</u>	<u>723,348</u>

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Notes to the accounts continued for the year ended 31 March 2022

4 Investments		2022 Unrestricted funds £	2022 Restricted funds £	2022 Total funds £	2021 Total funds £	
Bank Credit Interest		-	-	-	2,008	
		-	-	-	2,008	
5 Charitable activities	Support Costs	CORE Activities	Better Off Finance	Advice Skills	Total 2022	Total 2021
5a	£	£	£	£	£	£
Staff Costs	74,060	534,031	13,257	10,773	632,121	653,786
Activities undertaken	10,131	99,198	3,867	1,685	114,881	117,524
	84,191	633,229	17,124	12,458	747,001	771,310
6 Governance costs	883	816	44	17	1760	4,500
	883	816	44	17	1760	4,500
	85,074	633,229	17,168	12,475	747,945	775,810
Analysis by fund						
Unrestricted funds	85,074	633,229	-	-	718,303	-
Restricted funds	-	-	17,168	12,475	29,643	-
	85,074	633,229	17,168	12,475	747,945	-
For the year ended 31 March 2021						
Unrestricted funds	97,776	628,946	-	-	726,722	
Restricted funds	-	-	31,074	18,014	49,088	
	97,776	628,946	31,074	18,014	775,810	

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Notes to the accounts continued

for the year ended 31 March 2022

5a Expenditure on Charitable activities	Support Costs	CORE Activities	Better Off Finance	Advice Skills	Total 2022	Total 2021
	£	£	£	£	£	£
Staff Costs	74,060	534,030	13,257	10,773	632,120	653,786
Premises Costs	3,102	32,042	1,303	548	36,995	35,089
Office Costs	5,489	49,983	1,938	865	58,275	65,853
Training	-	-	-	-	-	-
Travel	965	10,038	290	156	11,449	8,363
Other Costs	575	6,319	336	116	7,346	8,219
6 Governance Costs	883	816	44	17	1,760	4,500
	-	-	-	-	-	-
Total resources expended	85,074	633,228	17,168	12,475	747,945	775,810

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Notes to the accounts continued for the year ended 31 March 2022

6 Governance costs	2022	2021
	£	£
Independent Examination	1,747	4,500
Administration	13	13
	<u>1,760</u>	<u>4,513</u>
7 Trustee remuneration and expenses	2022	2021
	£	£
Total amount paid	<u>-</u>	<u>-</u>
During the year no trustees received any remuneration or expenses (2021: 0)		
8 Employees	2022	2021
	£	£
Wages and salaries	571,865	587,164
Employer's NI	40,326	43,005
Pension	19,929	23,617
	<u>632,120</u>	<u>653,786</u>
Number of employees	2022	2021
The average monthly number of employees during the year was:	Number	Number
	<u>28</u>	<u>28</u>
There were no employees whose annual remuneration was £60,000 or more (2021: None).		
	2022	2021
Key management of the charity received employee benefits (including pension contributions) totalling	<u>95,869</u>	<u>86,350</u>

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Notes to the accounts continued

for the year ended 31 March 2022

9 Tangible assets

	Computers & Equipment £	Office Equipment £	Total £
Cost			
At 1 April 2021	36,684	29,969	66,653
Additions	-	-	-
At 31 March 2022	<u>36,684</u>	<u>29,969</u>	<u>66,653</u>
Depreciation			
At 1 April 2021	36,684	29,969	66,653
Charge for year	-	-	-
At 31 March 2022	<u>36,684</u>	<u>29,969</u>	<u>66,653</u>
Net book value			
At 31 March 2022	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2021	<u>-</u>	<u>-</u>	<u>-</u>

10 Financial Instruments

	2022 £	2021 £
Carrying amount of financial assets		
Debt instruments measured at cost	<u>449,324</u>	<u>543,996</u>
Carrying amount of financial liabilities		
Measured at cost	<u>45,824</u>	<u>51,113</u>

11 Debtors and prepayments

	2022 £	2021 £
Prepayments and accrued income	27,990	33,044
Other debtors	<u>3,304</u>	<u>-</u>
	<u>31,294</u>	<u>33,044</u>

12 Creditors and accruals

	2022 £	2021 £
Social Security and other taxes	12,337	10,100
Other creditors	1,892	815
Accruals	<u>43,932</u>	<u>50,298</u>
	<u>58,161</u>	<u>61,213</u>

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Notes to the accounts continued for the year ended 31 March 2022

13 Retirement benefit schemes

The charity operates a defined contribution pension scheme. Contributions are charged in the accounts as they become payable in accordance with the rules of the scheme.

14 Restricted funds

The Income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes: The charity supports the shortfall of funding on these programmes from reserves to ensure continuity of service.

Movement in funds

	Balance at 1 April 2021	Incoming Resources	Resources Expended	Transfers	Balance at 31 March 2022
Better Off Finance	-	16,269	(17,168)	899	-
Advice Skills	-	(17,682)	(12,475)	30,157	-
	-	(1,413)	(29,643)	31,056	-

14a Comparative Movement in funds

	Balance at 1 April 2020	Incoming Resources	Resources Expended	Transfers	Balance at 31 March 2021
Better Off Finance	-	31,086	(31,074)	(12)	-
Advice Skills	-	18,000	(18,014)	14	-
	-	49,086	(49,088)	2	-

Better Off Finance is an innovative partnership funded by Building Better Opportunities via European Social Fund and the Big Lottery to undertake targeted community engagement and recruitment activities to reach out and connect with more than 800 residents from the local authority areas of Halton, Knowsley, St Helens, Liverpool, Sefton and Wirral within the Liverpool City Region (LCR).

The Advice Skills Academy is a project supported by European Union through the European Social Fund (ESF) that will build the skills and knowledge of staff within the Citizens Advice Services in the Liverpool City Region (LCR).

15 Designated funds

Designated funds have been kept as reserve in a contingency fund to cover the managed cessation of services should this ever become necessary. The fund will cover redundancy costs etc. and may be increased whenever it is considered necessary.

16 Analysis of net assets between funds

	Unrestricted Funds £	Designated Funds £	Total £
Fund balances at 31 March 2022 are represented by:			
Tangible assets	-	-	-
Current assets / (liabilities)	35,080	360,000	395,080
	<u>35,080</u>	<u>360,000</u>	<u>395,080</u>
 Comparative at 31 March 2021			
Current assets / (liabilities)	122,272	360,000	482,272
	<u>122,272</u>	<u>360,000</u>	<u>482,272</u>

17 Transactions with trustees and related parties

There were no related party transactions to report during the accounting period.

Owing to the nature of the charity's activities and the composition of the board of trustees (being drawn from local statutory and voluntary organisation), it is inevitable that transactions will take place with organisations in which a trustee may have an interest. All transactions in which a trustee may have an interest are conducted at arm's length and in accordance with the charity's financial regulations and expenditure procedures. Remuneration of key management personnel is detailed at note 8.

18 Company limited by guarantee

St Helens District Citizens Advice Bureau is incorporated as a company limited by guarantee under the Companies Act. The liability of the members is limited to £1.

Accounts

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Charity number 1110382

A Company limited by guarantee number 05318197

Annual Report and Unaudited Financial Statements for the year ended 31 March 2021

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees		Position	Dates
	Mrs S Lynch	Chair	
	Mr K Flanagan	Vice Chair	
	Mr K Anderson		
	Mrs S Hayes		
	Mrs E Gibson		
	Mrs S Patterson	Treasurer	
	Mrs A Wiswell MBE		
	Mr B Newton		
Company Secretary	Mr K Anderson		
Chief Officer	Mr K Pearce		
Charity Number	1110382		
Company Number	05318197		
Principal address	Millennium Centre Corporation Street St Helens Merseyside WA10 1HJ		
Bankers	Lloyds Bank PLC Hardshaw Street St Helens WA10 1QZ		
Independent Examiner	Peter Taaffe FCA CTA DChA BWM Chartered Accountants Castle Chambers 43 Castle Street Liverpool Merseyside L2 9SH		
Solicitors	Haygarth Jones Alexander House 109-111 Corporation St Helens Merseyside WA10 1SX		

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

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Statement of cash flows	12
Notes to the financial statements	13 to 23

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Report of the Board of Trustees

Trustees and Directors

The persons who have acted as trustees and directors during the period 1 April 2020 - 31 March 2021 are:

Mr K Flanagan
Mr K Anderson
Mrs S Hayes
Mrs E Gibson
Mrs S Lynch
Mr S Patterson
Mrs A Wiswell MBE
Mr B Newton

In accordance with the Articles of Association, at the Annual General Meeting, all trustees shall retire from office but shall be eligible for re-election.

Structure, governance and management

The company is governed by its Memorandum and Articles of Association that are regularly reviewed and revised.

The charity, known as St Helens Citizens Advice Bureau, is a charitable company limited by guarantee and not having share capital. The company is registered in England and Wales, company number 5318197. The principal governing document is the company memorandum and articles of association; the company took over the assets of St Helens District Citizens Advice Bureau from 1 October 2005. The Charity is registered with the Charity Commissioners, charity number 1110382.

Appointment and induction of trustees

All current trustees will strive to identify good candidates for trusteeship and appoint new trustees on merit. All trustees participate in relevant induction, training and development activities. Members of the board of trustees, who are the directors for the purpose of company law and trustees for the purpose of charity law who served during the year are set out above. The trustees meet 3 monthly and receive reports from management to manage their charity's affairs. None of the trustees has any beneficial interest in the company. All the trustees are members of the company and guarantee to contribute £1 in the event of winding up.

Trustee induction and training

At present, new trustees are inducted into the organisation in the following way:

Potential new trustees are invited to attend an initial discussion with the Chair and Chief Officer, prior to applying to join the Board.

Invitation to attend the Annual General Meeting, where new members will be elected. This is also an opportunity to meet other Board members.

Completion, with the Chair, of the Trustee Induction Pack, which the board member then keeps as a manual.

Introduction to the staff team and tour of the offices in St Helens.

Attendance at an annual Board away day.

This process is regularly under review.

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Report of the Board of Trustees

Third party indemnity insurance

At present, third party indemnity insurance is not provided for Board members in their dual capacity as company directors and charity trustees but the situation is kept under review.

Organisation

The Board of Trustees is responsible for the administration of the charity. The day-to-day running of the organisation is delegated to the Chief Officer.

The full board meets quarterly as does the Finance sub-committee. All sub-committees have Terms of Reference, which set out the operating framework for the those committees.

Risk Management

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

A safety, health and environment audit of the premises has been completed and a risk register compiled. This is updated yearly and an action plan produced.

Objectives and Activities

The Citizens Advice Service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

The Service aims:

- To provide the advice people need for the problems they face

- To improve the policies and practices that affect people's lives

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance and demonstration of public benefit

In preparing this report the trustees have had regard to the charity commission's guidance on public benefit.

At Citizens Advice St Helens, nothing ever stands still. None more so than in 2020/21!

Over the course of the Covid-19 crisis we have been working to continue to advocate on behalf of our clients. We have shifted the areas that we are working on to make sure we are focusing on what will have the biggest benefit to our clients.

The current economic climate means that life for everyone is challenging, and our clients' needs are increasingly complicated; costs continue to rise while the funding environment is ever more competitive. What is constant however, is the enthusiasm and dedication of our staff and volunteers and I want to thank every one of them for their time and energy evident each day, often in hectic and pressurized circumstances.

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Report of the Board of Trustees

Strategic Priorities 2020/2021

During the period covered by this report, we decided to look to deliver against the following six strategic priorities:

1. **Change:** manage change to maintain a culture of continuous improvement and development taking account of and building on new ways of working and lessons learned during the pandemic
2. **Resources:** achieve long-term sustainability through best use of financial and other resources
3. **Impact:** tell people who we are, what we do and what we do well
4. **Services:** expand and develop new adaptable models of service delivery that empower clients and promote self-sufficiency, including working in partnership with other organisations and the Local Authority
5. **People:** Ensure we have enough trained and flexible people in our team. As we make the re-transition to face-to-face advice, we need to ensure that staff have the confidence to return to the office safely, and they are confident and trained in delivering services digitally
6. **Policy:** pro-actively identify trends, and use the evidence of our clients to influence policy and prevent injustice

Benefits

Our work on benefits is ensuring that everyone has access to adequate and flexible support through the benefits system and those benefits provide security and the opportunity to build financial resilience. Coronavirus has resulted in a sudden income shock for many groups, but those who were already struggling will be impacted most. Our aim is to ensure that they have enough to make ends meet.

Household Bills

Our evidence shows households are feeling the financial impact of the crisis, with many already falling behind on bills and accruing unmanageable debt. Current protections on enforcement have now ended, leaving millions facing harmful consequences such as evictions and bailiff action. The government, businesses and regulators must protect households from the worst effects of debt during Covid-19.

Employment

Our work on employment focused on the impact of Covid-19 on the people who are "clinically extremely vulnerable" and advised by the Government to shield at home. The Coronavirus outbreak has dramatically changed many people's lives. Already, many people have seen their hours cut, been laid off, furloughed, or made redundant, meaning that many people have struggled to make ends meet during this time.

It is clear the impact of the crisis is not short-term. As the lockdown eases, we are already seeing more people face economic insecurity.

As an organisation, we have had to change and develop service provision to meet demand in an ever-changing environment. There have been considerable changes to channel inputs and issue types. As well as our traditional advice-giving channels, our services continue to develop in line with technological advances to ensure we are available to all. Email advice has increased by over 100% and demand for telephone advice by almost 100%.

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Report of the Board of Trustees

How we supported the communities affected by the Coronavirus crisis

We recognise that the main channel of advice for our clients previously was face-to-face contact. Given the pandemic, this had to cease. Then, we had to mobilise our staff to work from home and they:

Delivered advice services by telephone, email, webchat, and WhatsApp

Telephoning our +70-year-old clients and checking in on their wellbeing

Issuing electronic food vouchers

Made applications to trusts and charities for white goods, and other household and essential equipment

Introduced and fast-track service for referring partners

Looking ahead, we must focus on the importance of utilising new technology. We have already commenced using Attend Anywhere, which is a video conferencing platform. We are utilising software that has been developed by Attend Anywhere and chose this platform as it is safe, secure, and simple to use. Video calling is as convenient as a phone call, with the added value of face-to-face communication. Instead of travelling to our office, clients enter our online waiting area. The advice service is notified when clients arrive, and an adviser joins when ready. We also joined the National Citizens Advice Adviceline Single Queue from April 2021.

An important element of our work is to meet the needs of clients who have mental health issues; indeed, the psychological impact of economic pressure is one aspect we are exploring further as part of our campaigns and research analysis, and this will remain a focus going forward.

It is impossible to place a value on the work of our staff and volunteers, and I thank them all for their dedication and energy. Each member of the team helps to keep the show on the road – from technological support, advice giving, admin, research, training, management, and trustees. The role of our advisers is crucial, and we continue to place an emphasis on a rolling training programme to ensure continuity of service right across St Helens.

Income and Expenditure

The Statement of Financial Activities provides a summary of our income and expenditure over 2020-21 and shows the previous year's comparative data.

We have continued to see a small increase in the staffing complement for the period but, unlike last year, we have seen a decrease in the salary expenditure, in part due to changes in roles.

Annual income increased from £673k to £747k. This is mainly due to additional funding related to the COVID response across the borough. Charitable expenditure only increased slightly so remained static at £776k.

Balance Sheet

The balance sheet presents a healthy picture with reasonable bank balances. The balance of cash at bank increased this year to £510,441. Net current assets have decreased to £482,272 (2020: £511,176).

As a charity relying on funding it is important to maintain a reasonable level of reserves to meet any unforeseen expenditure, total unrestricted reserves have decreased and is in line with our budget and business plan.

Financial Outlook

The financial statements continue to highlight funding as our major challenge. The year has seen the end of some long-standing funding but has also highlighted the financial importance of new development areas.

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Report of the Board of Trustees

Financial review

The results for the year and the charity's financial position at the end of the year are shown in the attached financial statements.

Reserves Policy

The Board of St Helens District Citizens Advice Bureau has considered its responsibilities regarding the identification and maintenance of adequate levels of reserves.

The Board continues to aim to achieve a balanced budget that will increase our current level of unrestricted reserves. This will provide a safety net that will allow us to maintain basic services through this period when funding opportunities are more limited. We will however, continue to adjust activities and costs in line with the new financial climate in line with our budget and business plan.

It is policy of the charity that unrestricted funds should be maintained at a level equivalent to six months running costs. At 31st March 2021 this would equate to £341,500. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

Designated funds have been kept as reserve in a contingency fund to cover the managed cessation of services should this ever become necessary. The fund will cover redundancy costs etc. and may be increased whenever it is considered necessary.

Reserves are £482,272 at 31 March 2021 of which £360,000 is designated funds which have been set aside as a reserve to cover the managed cessation of services, should this ever become necessary.

Developments since the year end and plans for future periods

Maintaining adequate levels of funding to continue to operate and grow will be a key challenge and our area of focus for the coming year. Alongside this a renewed focus on our clients and ensuring we are in regular contact with all to offer support, information and to hear their views.

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Statement of Trustees' Responsibilities

For the year ended 31st March 2020

The trustees, who are also the directors of St Helens District Citizens Advice Bureau for the purpose of company law, are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

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

The Trustees' report was approved by the Board of Trustees on 15th October 2021



Mrs S Lynch
Chair

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Independent Examiner's Report to the members of

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

for the year ended 31 March 2021

I report to the trustees on my examination of the accounts of St Helens District Citizens Advice Bureau for the year ended 31 March 2021.

This report is made solely to the charity's trustees, as a body, in accordance with Section 145 of the Charities Act 2011. My examination has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my examination, for this report, or for the opinions I have formed.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the 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, which is one of the listed bodies.

I have completed my examination. I can 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 accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination'; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Peter Taaffe FCA CTA DChA
BWM
Chartered Accountants
Castle Chambers
43 Castle Street
Liverpool
L2 9SH

7.12.2021

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Statement of Financial Activities for the year ended 31 March 2021

	Notes	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	2020 Total Funds £
Income from:					
Donations and legacies	(2)	21,550	-	21,550	25,716
Charitable activities	(3)	674,262	49,086	723,348	644,839
Investments	(4)	2,008	-	2,008	2,318
Total		<u>697,820</u>	<u>49,086</u>	<u>746,906</u>	<u>672,873</u>
Expenditure on:					
Charitable activities	(5)	(726,722)	(49,088)	(775,810)	(775,048)
Net (expenditure) / income		<u>(28,902)</u>	<u>(2)</u>	<u>(28,904)</u>	<u>(102,175)</u>
Transfers between funds	(15)	(2)	2	-	-
Net movement in funds		<u>(28,904)</u>	<u>-</u>	<u>(28,904)</u>	<u>(102,175)</u>
Fund balances at 1 April 2020		511,176	-	511,176	613,351
Fund balances at 31 March 2021		<u>482,272</u>	<u>-</u>	<u>482,272</u>	<u>511,176</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Comparative Statement of Financial Activities

for the year ended 31 March 2021

	Notes	Unrestricted Funds £	Restricted Funds £	2020 Total Funds £
Income from:				
Donations and legacies	(2)	25,716	-	25,716
Charitable activities	(3)	564,714	80,125	644,839
Investments	(4)	2,318	-	2,318
Total		<u>592,748</u>	<u>80,125</u>	<u>672,873</u>
Expenditure on:				
Charitable activities	(5)	(685,068)	(89,980)	(775,048)
Net (expenditure) / income		<u>(92,320)</u>	<u>(9,855)</u>	<u>(102,175)</u>
Transfers between funds	(15a)	(9,855)	9,855	-
Net movement in funds		<u>(102,175)</u>	<u>-</u>	<u>(102,175)</u>
Fund balances at 1 April 2019		613,351	-	613,351
Fund balances at 31 March 2020		<u>511,176</u>	<u>-</u>	<u>511,176</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Balance sheet

as at 31 March 2021

	Notes	2021 £	2020 £
Fixed Assets			
Tangible Fixed Assets	(10)	-	-
Total fixed assets		-	-
Current Assets			
Debtors and prepayments	(12)	33,044	38,358
Cash at bank and in hand		510,441	491,919
Total current assets		543,485	530,277
Current liabilities:			
amounts falling due within one year			
Creditors and accruals	(13)	61,213	19,101
Total current liabilities		61,213	19,101
Net current assets / (liabilities)		482,272	511,176
Total assets less current liabilities		482,272	511,176
Funds			
Restricted Funds	(15)	-	-
Designated Funds		360,000	360,000
Unrestricted funds		122,272	151,176
		482,272	511,176

The trustees (who are also the directors of the company for the purposes of company law) confirm that for the year ended 31 March 2021

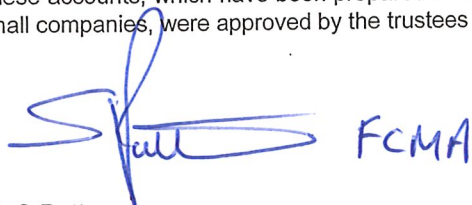
the company was entitled to exemption from audit under section 477 of the Companies Act 2006, and

the members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of financial year and of its incoming resources and application of resources, including its income and expenditure, the the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The notes on pages 12 to 23 form an integral part of these accounts.

These accounts, which have been prepared in accordance with the provisions in the Companies Act 2006 relating to small companies, were approved by the trustees on 15th October 2021 and signed on their behalf by:



Mr S Patterson
Treasurer

Company registration number 05318197

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Statement of cash flows

For the year ended 31 March 2021

	2021	2020
	£	£
Cash flows from operating activities:		
Net income/(expenditure) per SOFA	(28,904)	(102,175)
Investment Income	(2,008)	(2,318)
(Increase)/decrease in debtors	5,314	31,493
Increase/(decrease) in creditors	42,112	(284)
Increase/(decrease) in deferred income	-	0
	<u>16,514</u>	<u>(73,284)</u>
 Cash flows from investing activities:		
Investment income	<u>2,008</u>	<u>2,318</u>
 Net increase/(decrease) in cash:	18,522	(70,966)
Total cash as at 1 April 2020	<u>491,919</u>	<u>562,885</u>
Total cash as at 31 March 2021	<u>510,441</u>	<u>491,919</u>

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Notes to the accounts

for the year ended 31 March 2021

1 Accounting policies

Charity Information

St Helens District Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales. The registered office is Millennium Centre, Corporation Street, St Helens, WA10 1HJ.

1.1 Accounting convention

These accounts (financial statements) have been prepared in accordance with the charity's governing document, "Accounting and Reporting by Charities"; Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Ireland (FRS 102), and the Companies Act 2006 as amended for accounting periods commencing from 1 January 2016. The charity is a Public Benefit Entity as defined by FRS 102.

The accounts have been prepared under the historical cost convention, modified to include the revaluation of certain financial instruments at fair value. The principal accounting policies adopted are set out below.

The accounts are prepared in sterling which is the functional currency of the charity. Monetary amounts in the financial statements are rounded to the nearest £.

1.2 Going Concern

At the time of approving the financial statements, the trustees have reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Notes to the accounts

for the year ended 31 March 2021

1 Accounting Policies (continued)

1.3 Charitable funds

- (a) Unrestricted funds are those that can be expended at the discretion of the trustees in the furtherance of the objects of the charity.
- (b) Restricted funds are those that may only be used for specific purposes. Restrictions arise when specified by the donor, or when funds are raised for specific purposes.

1.4 Incoming resources

- (a) Income is recognised and included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the income; receipt is probable; and the monetary value can be measured with sufficient reliability.
- (b) Where income has related expenditure (e.g. BOF), the income and related expenditure are reported gross in the SOFA.
- (c) Bank interest is recognised when credited to the account.
- (d) Income, which is subject to conditions that the charity has yet to fulfil, or which is specifically for use in a future accounting period, is treated as deferred income.

1.5 Resources expended

- (a) Expenditure is recognised on the accruals basis.
- (b) The charity is not registered for VAT, thus all costs are shown inclusive of VAT charged.
- (c) Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources.

1.6 Tangible fixed assets

- (a) Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £1,000. They are valued at cost or, if gifted, at their value on receipt. Depreciation is provided at rates calculated to write off the costs less estimated residual value or its expected useful life, as follows:

Computers	25% p.a. straight line basis
Equipment	15% p.a. straight line basis

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Notes to the accounts

for the year ended 31 March 2021

1 Accounting Policies (continued)

1.7 Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Notes to the accounts continued for the year ended 31 March 2021

2 Donations and legacies	2021 Unrestricted funds £	2021 Restricted funds £	2021 Total funds £	2020 Total funds £
Donations	229	-	229	4,395
Grants receivable for core activities	21,321	-	21,321	21,321
	<u>21,550</u>	<u>-</u>	<u>21,550</u>	<u>25,716</u>
For the year ended 31 March 2020	<u>25,716</u>	<u>-</u>	<u>25,716</u>	
Grants receivable for core activities				
St Helens Borough Council	21,321	-	21,321	21,321
	<u>21,321</u>	<u>-</u>	<u>21,321</u>	<u>21,321</u>

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Notes to the accounts continued
for the year ended 31 March 2021

3 Charitable activities	CORE Activities	Better Off Finance	Advice Skills	Total 2021	Total 2020
	£	£	£	£	£
3a Performance related grants	674,262	31,086	18,000	723,348	644,839
& contracts	674,262	31,086	18,000	723,348	644,839
Analysis by fund	674,262	-	-	674,262	564,714
Unrestricted funds	-	31,086	18,000	49,086	80,125
Restricted funds	674,262	31,086	18,000	723,348	644,839
For the year ended 31 March 2020	564,714	-	-	564,714	564,714
Unrestricted funds	-	62,125	18,000	80,125	80,125
Restricted funds	564,714	62,125	18,000	644,839	644,839

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Notes to the accounts continued
for the year ended 31 March 2021

3a Charitable activities	CORE Activities	Better Off Finance	Advice Skills	Total 2021	Total 2020
	£	£	£	£	£
Performance related grants & Contracts					
St Helens CCG	116,136	-	-	116,136	116,136
British Gas Energy Trust	98,249	-	-	98,249	89,290
Scott Clinic	7,000	-	-	7,000	7,000
St Helens Consortium	98,101	-	-	98,101	87,901
MAS	183,262	-	-	183,262	158,105
The Women's Organisation	-	31,086	-	31,086	62,125
Advice Skills	-	-	18,000	18,000	18,000
Universal Support	106,439	-	-	106,439	103,765
Citizens Advice	34,900	-	-	34,900	-
St Helens MBC Discretionary	15,000	-	-	15,000	-
LCR Cares	5,000	-	-	5,000	-
Awards for All	9,820	-	-	9,820	-
Other Income	355	-	-	355	2,517
	<u>674,262</u>	<u>31,086</u>	<u>18,000</u>	<u>723,348</u>	<u>644,839</u>

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Notes to the accounts continued
for the year ended 31 March 2021

4 Investments	Bank Credit Interest	2021	2021	2021	2020	
		Unrestricted funds £	Restricted funds £	Total funds £	Total funds £	
		2,008	-	2,008	2,318	
		2,008	-	2,008	2,318	
5 Charitable activities	Support Costs £	CORE Activities £	Better Off Finance £	Advice Skills £	Total 2021 £	Total 2020 £
Staff Costs	4,703	607,423	25,853	15,807	653,786	657,183
5a Activities undertaken	88,933	21,523	4,996	2,072	117,524	114,212
	93,636	628,946	30,849	17,879	771,310	771,395
Governance costs	4,140	-	225	135	4,500	3,653
	4,140	-	225	135	4,500	3,653
	97,776	628,946	31,074	18,014	775,810	775,048
Analysis by fund	Unrestricted funds	628,946	-	-	726,722	-
Restricted funds	-	-	31,074	18,014	49,088	-
	97,776	628,946	31,074	18,014	775,810	-
For the year ended 31 March 2020						
Unrestricted funds	101,419	583,649	-	-	-	685,068
Restricted funds	-	-	71,261	18,719	89,980	89,980
	101,419	583,649	71,261	18,719	775,048	775,048

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Notes to the accounts continued

for the year ended 31 March 2021

5a Expenditure on Charitable activities	Support Costs £	CORE Activities £	Better Off Finance £	Advice Skills £	Total 2021 £	Total 2020 £
Staff Costs	4,703	607,423	25,853	15,807	653,786	657,183
Premises Costs	32,670	-	1,708	711	35,089	37,129
Office Costs	55,152	6,660	2,924	1,117	65,853	63,756
Training	-	-	-	-	-	5,198
Travel	1,053	6,807	350	153	8,363	6,120
Other Costs	58	8,056	14	91	8,219	2,009
6 Governance Costs	4,140	-	225	135	4,500	3,653
	-	-	-	-	-	-
Total resources expended	97,776	628,946	31,074	18,014	775,810	775,048

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Notes to the accounts continued for the year ended 31 March 2021

6 Governance costs	2021	2020
	£	£
AGM	-	-
Audit fees	-	3,640
Independent Examination	4,500	-
Administration	13	13
Trustee expenses	-	-
	<u>4,513</u>	<u>3,653</u>

7 Auditor's Remuneration	2021	2020
	£	£
Audit fees	-	3,640
	<u>-</u>	<u>3,640</u>

8 Trustee remuneration and expenses	2021	2020
	£	£
Total amount paid	-	-
	<u>-</u>	<u>-</u>

During the year no trustees received any remuneration or expenses (2020: 0)

9 Employees	2021	2020
	£	£
Wages and salaries	587,164	588,718
Employer's NI	43,005	44,326
Pension	23,617	24,139
	<u>653,786</u>	<u>657,183</u>

Number of employees	2021	2020
The average monthly number of employees during the year was:	Number	Number
	<u>28</u>	<u>32</u>

There were no employees whose annual remuneration was £60,000 or more.

	2021	2020
Key management of the charity received employee benefits (including pension contributions) totalling	<u>86,350</u>	<u>83,726</u>

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Notes to the accounts continued

for the year ended 31 March 2021

10 Tangible assets

	Computers & Equipment £	Office Equipment £	Total £
Cost			
At 1 April 2020	36,684	29,969	66,653
Additions	-	-	-
At 31 March 2021	<u>36,684</u>	<u>29,969</u>	<u>66,653</u>
Depreciation			
At 1 April 2020	36,684	29,969	66,653
Charge for year	-	-	-
At 31 March 2021	<u>36,684</u>	<u>29,969</u>	<u>66,653</u>
Net book value			
At 31 March 2021	<u>-</u>	<u>-</u>	<u>-</u>
At 31 March 2020	<u>-</u>	<u>-</u>	<u>-</u>

11 Financial Instruments

	2021 £	2020 £
Carrying amount of financial assets		
Debt instruments measured at cost	<u>543,996</u>	<u>529,500</u>
Carrying amount of financial liabilities		
Measured at cost	<u>51,113</u>	<u>7,645</u>

12 Debtors and prepayments

	2021 £	2020 £
Prepayments and accrued income	33,044	38,118
Other debtors	-	240
	<u>33,044</u>	<u>38,358</u>

13 Creditors and accruals

	2021 £	2020 £
Social Security and other taxes	10,100	11,456
Other creditors	815	586
Accruals	<u>50,298</u>	<u>7,059</u>
	<u>61,213</u>	<u>19,101</u>

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

Notes to the accounts continued for the year ended 31 March 2021

14 Retirement benefit schemes

The charity operates a defined contribution pension scheme. Contributions are charged in the accounts as they become payable in accordance with the rules of the scheme.

15 Restricted funds

The Income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes: The charity supports the shortfall of funding on these programmes from reserves to ensure continuity of service.

Movement in funds

	Balance at 1 April 2019	Incoming Resources	Resources Expended	Transfers	Balance at 31 March 2020
Better Off Finance	-	31,086	(31,074)	(12)	-
Advice Skills	-	18,000	(18,014)	14	-
	-	49,086	(49,088)	2	-

15a Comparative Movement in funds

	Balance at 1 April 2019	Incoming Resources	Resources Expended	Transfers	Balance at 31 March 2020
Better Off Finance	-	62,125	(71,261)	9,136	-
Advice Skills	-	18,000	(18,719)	719	-
	-	80,125	(89,980)	9,855	-

Better Off Finance is an innovative partnership funded by Building Better Opportunities via European Social Fund and the Big Lottery to undertake targeted community engagement and recruitment activities to reach out and connect with more than 800 residents from the local authority areas of Halton, Knowsley, St Helens, Liverpool, Sefton and Wirral within the Liverpool City Region (LCR).

The Advice Skills Academy is a project supported by European Union through the European Social Fund (ESF) that will build the skills and knowledge of staff within the Citizens Advice Services in the Liverpool City Region (LCR).

16 Designated funds

Designated funds have been kept as reserve in a contingency fund to cover the managed cessation of services should this ever become necessary. The fund will cover redundancy costs etc. and may be increased whenever it is considered necessary.

17 Analysis of net assets between funds

	Unrestricted Funds £	Designated Funds £	Total £
Fund balances at 31 March 2021 are represented by:			
Tangible assets	-	-	-
Current assets / (liabilities)	122,272	360,000	482,272
	<u>122,272</u>	<u>360,000</u>	<u>482,272</u>
Comparative at 31 March 2020			
Current assets / (liabilities)	151,176	360,000	511,176
	<u>151,176</u>	<u>360,000</u>	<u>511,176</u>

18 Transactions with trustees and related parties

There were no related party transactions to report during the accounting period.

Owing to the nature of the charity's activities and the composition of the board of trustees (being drawn from local statutory and voluntary organisation), it is inevitable that transactions will take place with organisations in which a trustee may have an interest. All transactions in which a trustee may have an interest are conducted at arm's length and in accordance with the charity's financial regulations and expenditure procedures. Remuneration of key management personnel is detailed at note 9.

18 Company limited by guarantee

St Helens District Citizens Advice Bureau is incorporated as a company limited by guarantee under the Companies Act. The liability of the members is limited to £1.

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