

# **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

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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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# **ST HELENS DISTRICT CITIZENS ADVICE BUREAU**

## **Report of the Board of Trustees**

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### **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**

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### **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

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### 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**

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### **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**

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### **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**

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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 £
<b>Income from:</b>					
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
<b>Total</b>		<u>697,820</u>	<u>49,086</u>	<u>746,906</u>	<u>672,873</u>
<b>Expenditure on:</b>					
Charitable activities	(5)	(726,722)	(49,088)	(775,810)	(775,048)
<b>Net (expenditure) / income</b>		<u>(28,902)</u>	<u>(2)</u>	<u>(28,904)</u>	<u>(102,175)</u>
<b>Transfers between funds</b>	(15)	(2)	2	-	-
<b>Net movement in funds</b>		<u>(28,904)</u>	<u>-</u>	<u>(28,904)</u>	<u>(102,175)</u>
<b>Fund balances at 1 April 2020</b>		511,176	-	511,176	613,351
<b>Fund balances at 31 March 2021</b>		<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 £
<b>Income from:</b>				
Donations and legacies	(2)	25,716	-	25,716
Charitable activities	(3)	564,714	80,125	644,839
Investments	(4)	2,318	-	2,318
<b>Total</b>		<u>592,748</u>	<u>80,125</u>	<u>672,873</u>
<b>Expenditure on:</b>				
Charitable activities	(5)	(685,068)	(89,980)	(775,048)
<b>Net (expenditure) / income</b>		<u>(92,320)</u>	<u>(9,855)</u>	<u>(102,175)</u>
<b>Transfers between funds</b>	(15a)	(9,855)	9,855	-
<b>Net movement in funds</b>		<u>(102,175)</u>	<u>-</u>	<u>(102,175)</u>
<b>Fund balances at 1 April 2019</b>		613,351	-	613,351
<b>Fund balances at 31 March 2020</b>		<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 £
<b>Fixed Assets</b>			
Tangible Fixed Assets	(10)	-	-
<b>Total fixed assets</b>		<u>-</u>	<u>-</u>
<b>Current Assets</b>			
Debtors and prepayments	(12)	33,044	38,358
Cash at bank and in hand		<u>510,441</u>	<u>491,919</u>
<b>Total current assets</b>		<u>543,485</u>	<u>530,277</u>
<b>Current liabilities:</b>			
<b>amounts falling due within one year</b>			
Creditors and accruals	(13)	61,213	19,101
<b>Total current liabilities</b>		<u>61,213</u>	<u>19,101</u>
<b>Net current assets / (liabilities)</b>		<u>482,272</u>	<u>511,176</u>
<b>Total assets less current liabilities</b>		<u>482,272</u>	<u>511,176</u>
<b>Funds</b>			
Restricted Funds	(15)	-	-
Designated Funds		360,000	360,000
Unrestricted funds		<u>122,272</u>	<u>151,176</u>
		<u>482,272</u>	<u>511,176</u>

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

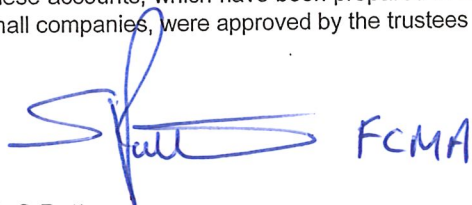
the company was entitled to exemption from audit under section 477 of the Companies Act 2006, and

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
	£	£
<b>Cash flows from operating activities:</b>		
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>
 <b>Cash flows from investing activities:</b>		
Investment income	<u>2,008</u>	<u>2,318</u>
 <b>Net increase/(decrease) in cash:</b>	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**

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### **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

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### 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**

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### **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>	
<b>Grants receivable for core activities</b>				
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
	£	£	£	£	£
<b>Performance related grants &amp; Contracts</b>					
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	Restricted funds	-	-	726,722	-
	97,776	628,946	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	Restricted funds	-	-	685,068	89,980
	101,419	583,649	71,261	18,719	775,048	775,048
	-	-	71,261	18,719	775,048	775,048
	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
	-	-	-	-	-	-
<b>Total resources expended</b>	<b>97,776</b>	<b>628,946</b>	<b>31,074</b>	<b>18,014</b>	<b>775,810</b>	<b>775,048</b>

# 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 £
<b>Cost</b>			
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>
<b>Depreciation</b>			
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>
<b>Net book value</b>			
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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