

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

Contents	Page
Report of the Board of Trustees	2 to 7
Independent Examiners Report	8
Statement of financial activities	9 to 10
Balance sheet	11
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 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.

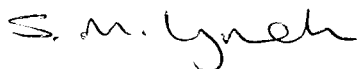
In preparing these accounts, the trustees are required to:

- 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.

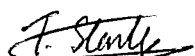
Independent examiner's statement

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		697,820	49,086	746,906
Expenditure on:				
Charitable activities	(5)	(726,722)	(49,088)	(775,810)
Net (expenditure) / income		(28,902)	(2)	(28,904)
Transfers between funds	(14a)	(2)	2	-
Net movement in funds		(28,904)	-	(28,904)
Fund balances at 1 April 2020		511,176	-	511,176
Fund balances at 31 March 2021		482,272	-	482,272

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

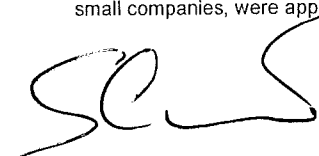
the company was entitled to exemption from audit under section 477 of the Companies Act 2006, and

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.