

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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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

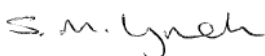
- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charity SORP
- Make judgements and estimates that are reasonable and prudent
- State whether the applicable standards have been followed, subject to any material departures disclosed and 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.