

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

REGISTERED COMPANY NUMBER: 05318197 (England and Wales)

REGISTERED CHARITY NUMBER: 1110382

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

ANNUAL REPORT AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

Trustees

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

Registered Company Number: 05318197 (England and Wales)

Registered Charity Number: 1110382

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

Key Management

Mr D Reynolds – Chief Officer between April and August 2023

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

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

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

Bankers

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

Independent Examiner

Tony Stanley ACA

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

Solicitors

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

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REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2024

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

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

Trustees and Directors

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

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

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

Recruitment and appointment trustees

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

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2024

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

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

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

Trustee induction and training

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

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

Organisation Structure

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

Third-party indemnity insurance

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

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2024

Organisation

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

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

Risk Management

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

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

Objectives and Activities

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

The Service aims:

To provide the advice people need for the problems they face

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

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

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

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

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2024

HOW OUR ACTIVITIES DELIVER PUBLIC BENEFIT

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

ACHIEVEMENT AND PERFORMANCE**The main areas of charitable activity are:**

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

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

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

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

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

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2024

Contribution of Volunteers and Paid Staff

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

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

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

Who used and benefited from our services?

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

Other significant evidence of our impact includes;

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

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

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2024

Our aims for the organisation in 2024-25 include

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

What our clients say...

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

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

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

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

Financial review

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

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2024

Income and Expenditure

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

Balance Sheet

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

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

Financial Outlook

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

Investment policy and objectives

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

Reserves Policy

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

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

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

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2024

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

Developments since the year end and plans for future periods

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

Key management remuneration

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

Related parties

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

Statement of trustees' responsibilities

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

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

- Select suitable accounting policies and then apply them consistently

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2024

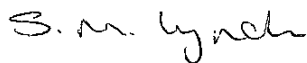
- Observe the methods and principles in the Charity SORP
- Make judgements and estimates that are reasonable and prudent
- Prepare the financial statements on the going-concern basis, unless it is inappropriate to presume that the charitable company will continue as a business.

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

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

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

and signed on its behalf by:



Mrs S Lynch

Chair of the Board

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

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

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

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I can confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination'; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

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

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

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

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

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

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

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE REPORT) FOR THE YEAR ENDED 31 MARCH 2024
**Comparative Statement of Financial Activities
for the year to 31 March 2023**

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

BALANCE SHEET AT 31 MARCH 2024

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

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

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

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

The Trustees acknowledge their responsibilities for:

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006, and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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



Mr S Connor
Treasurer

STATEMENT OF CASH FLOWS AT 31 MARCH 2024

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

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

1 Accounting policies**Charity information**

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

1.1 Basis of preparing the financial statements

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

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

1.2 Going Concern

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

1.3 Charitable Funds

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

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

1.4 Incoming resources

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

1.5 Resources expended

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

1.6 Tangible fixed assets

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

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

1.7 Transfers between funds

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

1.8 Pension costs and other post-retirement benefits

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

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

1.9 Basic financial assets

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

Derecognition of financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.10 Taxation

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

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

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

Grants for Core activities received from St Helens Borough Council.

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

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

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

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

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

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

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024**5a Expenditure Split of Charitable activities**

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

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

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

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

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

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

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

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

	2024	2023
The average number of FTE employees		
Total	25	25

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

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

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

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

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

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

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

13 Pensions

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

14 Related Party Transactions

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

15 Commitments under operating leases

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

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

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

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

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

16 Designated Funds

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

17 Company limited by guarantee

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

18 Restricted Funds

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

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

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

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

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

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

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

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

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

**18a Comparative
Movement in funds**

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

19 Analysis of Net Assets between funds

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