

REGISTERED COMPANY NUMBER: 05318197 (England and Wales)

REGISTERED CHARITY NUMBER: 1110382

ST HELENS DISTRICT CITIZENS ADVICE BUREAU

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

Trustees

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

Registered Company Number: 05318197 (England and Wales)

Registered Charity Number: 1110382

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

Key Management

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

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

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

Bankers

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

Auditor

Tony Stanley ACA

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

Solicitors

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

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REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2025

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

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

Trustees and Directors

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

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

Structure, governance and management

Governing document

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

Recruitment and appointment trustees

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

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

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

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

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2025

Trustee induction and training

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

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

Organisation Structure

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

Third-party indemnity insurance

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

Organisation

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

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

Risk Management

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2025

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

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

Objectives and Activities

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

The Service aims:

To provide the advice people need for the problems they face

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

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

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

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

HOW OUR ACTIVITIES DELIVER PUBLIC BENEFIT

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

ACHIEVEMENT AND PERFORMANCE

The main areas of charitable activity are:

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

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2025

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

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

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

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

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

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

Contribution of Volunteers and Paid Staff

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

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2025

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

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

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

Who used and benefited from our services?

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

Other significant evidence of our impact includes

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

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

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2025

Our aims for the organisation in 2025-26 –

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

What our clients say...

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

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

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

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

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

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

Financial review

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

Income and Expenditure

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

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2025

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

Balance Sheet

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

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

Financial Outlook

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

Investment policy and objectives

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

Reserves Policy

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

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

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

Developments since the year end and plans for future periods

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2025

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

Key management remuneration

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

Related parties

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

Statement of trustees' responsibilities

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

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

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

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

REPORT OF THE TRUSTEES FOR THE YEAR ENDING 31 MARCH 2025

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

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

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

and signed on its behalf by:



Mr S Connor

Chair of the Board

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

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

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

Responsibilities and basis of report

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

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

Auditors Statement

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

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

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

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

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

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

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

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

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

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

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

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

BALANCE SHEET AT 31 MARCH 2025

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

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

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

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

The Trustees acknowledge their responsibilities for:

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

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

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



Mr S Connor
Treasurer

STATEMENT OF CASH FLOWS AT 31 MARCH 2025

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

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

1 Accounting policies**Charity information**

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

1.1 Basis of preparing the financial statements

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

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

1.2 Going Concern

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

1.3 Charitable Funds

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

1.4 Incoming resources

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

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

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

1.5 Resources expended

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

1.6 Tangible fixed assets

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

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

1.7 Transfers between funds

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

1.8 Pension costs and other post-retirement benefits

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

1.9 Basic financial assets

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

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

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

Derecognition of financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

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

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

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

Grants for Core activities received from St Helens Borough Council.

3 Income from Charitable Activities

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

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

3a. Performance Related Grants & Contracts

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

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

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

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

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

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

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

5a Expenditure Split of Charitable activities

| | Support Costs | CORE activities | Total 2025 | Total 2024 |
|----------------|------------------|--------------------|---------------|---------------|
| | £ | £ | £ | £ |
| Staff costs | 121,219 | 484,081 | 605,300 | 64,582 |
| Premises costs | - | 38,342 | 38,342 | 39,083 |
| Office costs | 37,892 | 8,993 | 51,845 | 63,210 |
| Training | 8,403 | 3,593 | 11,996 | 522 |
| Travel | 188 | 337 | 525 | 1,018 |
| Governance | - | 5,165 | 5,165 | 7,138 |
| Other | - | 68,110 | 68,110 | 35,510 |
| Total | 167,702 | 608,621 | 77,799 | 216,302 |

6 Governance Costs

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

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

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

7 Information about Trustees, Directors and Employees

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

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

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

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

8 Fixed assets

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

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

9 Financial Instruments

2025
2024

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

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

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

13 Pensions

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

14 Related Party Transactions

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

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

15 Commitments under operating leases

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

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

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

16 Designated Funds

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

17 Company limited by guarantee

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

18 Restricted Funds

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

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

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

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

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

18 Movement in funds

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

18a Comparative Movement in funds

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

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

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

20 Taxation

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