HALTON CITIZENS ADVICE BUREAU

England & Wales · Charity number 1118300

Details

Other names	CITIZENS ADVICE HALTON
Status	Registered
Legal form	Charitable company
Company number	05346702
Registered	2007-03-09
Register	View on the Charity Commission register

Contact

Address	Citizens Advice Bureau Unit 3 Old Co-Op Building Lugsdale Road Widnes Cheshire
Phone	01512572443
Email	advice@citizensadvicehalton.org.uk
Website	www.haltoncab.org.uk

Activities

Objects: THE CHARITY'S OBJECTS ARE TO PROMOTE ANY CHARITABLE PURPOSE FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN HALTON AND SURROUNDING AREAS.

Activities: Halton Citizens Advice Bureau service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.The service aims: * To provide the advice people need for the problems they face * To improve the policies and practices that affect people's lives.

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Classification

- **How:** Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** HALTON AND SURROUNDING AREAS
- Halton

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,201,482	£1,238,070	£899,422	36
2024-03-31	£1,296,928	£1,247,591	£936,010	32
2023-03-31	£1,204,364	£1,199,278	£886,673	36
2022-03-31	£1,211,728	£1,235,341	£881,587	34
2021-03-31	£1,087,882	£881,648	£905,200	33

Trustees

Name	Role	Appointed
Claire Pentin	Chair	2023-03-29
Amber Cairns		2024-06-26
Anita Cawley		2024-06-26
Anne-Marie Atherton		2026-02-04
Geoffrey Michael Hawker		2020-01-29
Isabelle Shankar		2023-03-29
John Jospeh Doyle		2020-01-29
Nicholas Hill		2026-02-04
Peter Lloyd-Jones		2014-04-24
Peter Lunio		2018-03-28
Stacey Shmygol		2026-02-04

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HALTON CITIZENS ADVICE BUREAU

England & Wales - Charity number 1118300

Accounts

Docusign Envelope ID: 9607F2C3-236A-44C5-A46F-115DD646F1CB

Halton Citizens Advice Bureau

An England Charity (registered number 1118300) and
A Company Limited by Guarantee (registered number 5346702), operating as:

Citizens Advice Halton

ANNUAL REPORT AND FINANCIAL STATEMENTS

For the Year Ended 31 March 2025

Docusign Envelope ID: 9607F2C3-236A-44C5-A46F-115DD646F1CB

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REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Name

Halton Citizens Advice Bureau

(also known as Citizens Advice Halton)

Charity number

1118300

Company number

5346702

Authorised & regulated by the Financial Conduct Authority

FRN: 617620

Registered office:

Unit 3 Victoria Building,

Lugsdale Road

WIDNES

WA8 6DJ

Trustee Directors

Ms Claire Pentin *	Chair
Mr Geoffrey Hawker	Vice-Chair
Mr John Doyle *	Treasurer
Ms Amber Cairns	(appointed 26 Jun. 2024)
Ms Anita Cawley	(appointed 26 Jun. 2024)
Mr Peter Lloyd-Jones *	
Mr Peter Lunio	
Mr Robert MacKenzie *	
Ms Isabelle Shankar	
Ms Lisa Driscoll	(retired 5 Feb. 2025)
Mr Anthony Gibbs	(retired 5 Feb. 2025)
Mr Carl Mba	(retired 5 Dec. 2024)

*Denotes member of the Finance Committee

Company Secretary

Hitesh Patel (Chief Executive)

Auditor

AGP Chartered Accountants

Sycamore House

Sutton Quays Business Park

Sutton Weaver

RUNCORN

WA7 3EH

Bankers

Unity Trust Bank plc,

Nine Brindley Place

BIRMINGHAM

B1 2HB

NatWest plc

Widnes branch

146 Widnes Road

WIDNES

WA8 6B

Solicitors

Butcher & Barlow LLP

66 High Street

RUNCORN

WA7 1AW

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Introduction

We can all face problems that seem complicated or intimidating. At Citizens Advice Halton, we believe no one should have to face these problems without good quality advice.

When we say we're here for everyone, we mean it. People rely on us because we're independent and impartial.

Citizens Advice Halton offers free, confidential advice online, over the phone and in person.

No one else sees so many people with so many different problems, and that gives us a unique insight into the challenges people are facing today.

With the right evidence, we can show big organisations—from companies right up to the government—how they can make things better for local people.

That's why we're here: to give people the advice and the confidence they need to find their way forward—whoever they are, and whatever their problem.

When we say we're for everyone, we mean it.

People rely on us because we're independent and totally impartial.

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Trustees' and Directors' report

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Separate Citizens Advice Bureau services in Widnes and Runcorn, were established in October 1939 at the outset of the Second World War.

They merged in 1996 to form Halton and District Citizens Advice Bureaux Service and was later incorporated as a private company limited by guarantee on 28 January 2005 and renamed as Halton Citizens Advice Bureau.

The Memorandum and Articles of Association are the governing documents of the charity.

Following a re-branding exercise in 2015 the company now is known as Citizens Advice Halton.

Our trustee board sets the vision and gives strategic direction to Citizens Advice Halton. The 9 board members are trustees under charity law and directors of the charitable company.

There are 6 formal trustee board meetings each year, along with other meetings and events, to help trustees shape the organisation's strategic direction and develop as a team.

Our Chief Executive, working with the Senior Management Team, is responsible for delivering the strategy and for day-to-day operations.

The trustee board is committed to high standards of corporate governance and complies with the principles and practices set out in the Charity Governance Code.

"Being a trustee allows me to give something back to the community, gain new skills and knowledge, and make a real difference."

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Our Trustees

Claire Pentin (Chair) ♣
Senior manager for children's services with extensive experience of working in local government and national charities. Specialist knowledge of: a) Safeguarding, b) Early years, education, childcare and youth work, c) Lived experience of working in Halton.

Geoff Hawker (Vice Chair) ●
Finance Director in public sector & qualified accountant. Specialist knowledge of: a) Finance, b) Governance, c) Complex project management, d) Leadership development.

John Doyle (Treasurer) ♣
Retired NHS Finance Director & qualified accountant. Specialist knowledge of: a) Finance, b) Governance, c) Risk management, d) Lived experience of living and working in Halton

Ms Amber Cairns (appointed 26 Jun. 2024)
Affordability Manager in the water industry. Specialist knowledge of: a) Developing partnerships, b) Advice sector, c) Lived experience of working and living in Halton.

Cllr Peter Lloyd-Jones ♣
Retired solicitor. Local elected Councillor. Specialist knowledge of: a) Advice sector, b) public sector, c) Lived experience of living and working in Halton.

Ms Anita Cawley (appointed 26 Jun. 2024)
Retired executive in pharmaceutical industry. Specialist knowledge of: a) Equality and diversity, b) Marketing & Communication, c) HR / Personnel, d) Lived experience of living in Halton.

Rob MacKenzie ♣
Retired Operational Director within local authority. Former deputy Parish Clerk. Specialist knowledge of: a) Governance, b) Performance management and strategy design, c) Working of local government, d) Lived experience of working in Halton.

Peter Lunio
Management consultant. Specialist knowledge of: a) Performance improvement & analytics, b) Digital inclusion, c) Business transformation and large-scale programme management.

Isabelle Shankar ●
HR & Employment Law Consultant and Legal Executive, Family Law Magistrate & qualified Mediator. Former CAB volunteer. Specialist knowledge of: a) Advice sector, b) HR, c) Lived experience of living and working in Halton.

Carl Mba (retired 5 Dec. 2024)
Qualified Independent Financial Adviser.

Lisa Driscoll (retired 5 Feb. 2025)
Policy and regulatory consultant.

Anthony Gibbs (retired 5 Feb. 2025)
Senior executive within automotive industry.

Trustee committees

The following committees support the Trustee Board in its work:

Finance and Risk committee ♣
Advises the trustee board on risk management, internal controls, internal and external audit and financial reporting.

People Task-group ●
Acts as a sounding board and supports the trustee board and the Senior Management Team through its oversight of our people strategy, policies and procedures, organisational behaviours and culture.

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Recruitment and appointment of trustees

The charity is governed through a trustee board. Trustees who have held office during the year are listed above. The Articles of Association provide for a minimum of three and a maximum of fifteen trustees. The trustees meet a minimum of 6 times per year with additional quarterly meetings for the Finance sub-committee and any other Task & Finish Group deemed necessary.

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

The trustees who have served during the year can be seen on the page above.

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.

It is acknowledged that the Good Governance Code recommends trustees usually serve no more than 9 years. We have two Trustees who have a longer length of service but after a thorough review (e.g. Trustee Board skills audit, attendance, contribution to the charity's strategic goals, etc.) they have been asked to stay on the Board because of their specialist knowledge of; Local Government, Equality & Diversity, and local partnership development.

As at November 2025 there are vacancies on the Board and we are actively trying to recruit trustees with specialist knowledge in: Legal knowledge and Digital Marketing/Public Relations.

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.

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Organisation structure

Citizens Advice Halton 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 in order to fulfil its charitable objects and comply with the national membership requirements.

The organisation is co-ordinated from its office in Widnes.

Delegation of duties

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.

Senior management team

Chief Executive
Hitesh Patel

Deputy Chief Executive
Jo Jones

Service Manager
Chris Sutton

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 is open to the staff team, the Trustee Board, members, and other stakeholders.

Pay and Remuneration of Key Management Personnel

The trustees consider that the Board of trustees and the senior management team (SMT) comprise the key management personnel of the charity.

The charity's senior management team's pay is set with reference to published salaries within the Citizens Advice network and local market conditions.

Any increases to these salary levels are approved by the Trustee Board.

The chief executive's salary is reviewed and approved by the Trustee Board separately but in line with the policy set out above.

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Risk and internal controls

Our trustees are responsible for the effective management of risk and for making sure that internal controls are in place and operating well.

Throughout the year, the Senior Management Team regularly reviewed strategic and operational risks to assess the likelihood, impact and appetite for each risk, the plans for managing them and the adequacy of those plans.

Strategic risks are reported to the Finance and Risk Committee and discussed by the Trustee Board every quarter.

Our system and procedures are captured in our Risk Management Strategy which is approved by the board annually.

We operate a robust system of internal financial controls which is regularly reviewed by management and internal audit, and compliant with Charity Commission guidance and good practice.

The Trustee Board agrees annual budgets and reviews our financial reports.

Our main strategic risks, along with summaries of the plans to mitigate and manage them, are set out below.

Financial sustainability

Risks

Risks that would have an impact on our financial resilience.

Mitigation and management

We continue to mitigate the risk to our financial health through measures such as a refreshed income generation strategy, which will explore new funding opportunities & markets, reviewing our cost base, reviewing partnership opportunities

Cyber Security & Data Assurance

Risks

Cyber security incidents and risks that would lead to a loss of data and affect our ability to operate.

Mitigation and management

We have been re-awarded Cyber Essentials accreditation. We regularly review our policies, procedures and security controls. During the year we have provided regular guidance and access to training to staff and volunteers. Going forward we will continue our programme of upgrading our hardware and using more cloud-based software.

People

Risks

Risk that would impact on having the volunteers and staff we need to develop and deliver the range of services the community needs.

Mitigation and management

We are operating in a highly competitive labour market, so we need to recruit & retain people with relevant skills and we must adapt to the changing profile of volunteers. As part of our strategic priorities for 2025 to 2026 we are recruiting a dedicated Volunteer Training Officer

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Looking ahead

Factors that are likely to affect the financial performance or position in 2025/26 and further years:

Our ability to offer a universal General Advice service for all is under real threat

In 2024-25 Halton Borough Council (HBC) withdrew funding for the voluntary sector, and this placed our general advice service under significant threat.

We have now been informed that Cheshire & Merseyside NHS is unlikely to grant fund non-clinical preventative interventions, of the type delivered by Citizens Advice Halton.

The loss of these two sources of grant funding, along with other funding streams coming to an end will mean that we can no longer guarantee an in-person, universally accessible, general advice service

Tackling fuel poverty

We have done very well to get the funding from Scottish Power Energy Network extended into 2025/26, but this will not be renewed so we are working hard to explore alternative sources of funding so that we can maintain this vital service as many households continue to struggle with high energy bills and the overall cost of living.

Tackling the causes of poverty and expanding our Employability Support offer

We continue to make the case to local government and to the Liverpool City Region Combined Authority for advice to be a core component of any strategy to tackle economic inactivity.

Our GROW project continues to make a real difference; helping people improve their self-confidence, learn new skills, access training and volunteering opportunities, and find paid employment.

We now need to influence how the local Get Liverpool City Region Working plan is delivered and lobby for investment to be shared with the voluntary sector and not retained in its entirety by local councils because only then can some of our most vulnerable in society get the holistic support they need to improve their standards of living.

Continuing cost of living pressures for our local population.

Halton's population has been severely impacted by both low household income and ever rising household bills.

The latest 2025 Index of Multiple Deprivation statistics shows that Halton is now the 31st most deprived local authority area in England (in 2019 it was ranked 39).

The more deprived a community becomes the more reliant they are on services like Citizens Advice.

For 86 years we have served the people of Halton. We are up for the challenge to adapt and be there for them for many more years to come.

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OBJECTIVES AND ACTIVITIES

Objectives

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 (but not limited to) the whole community of Halton and its surrounding areas ("the area of benefit") by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The charity's objectives are defined as above. Our aims are:

- **To provide the advice people need for the problems they face,**

and

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

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 Halton, the local office focuses its activities on the towns of Widnes and Runcorn and surrounds.

The charity has developed its own Mission Statement to reflect more accurately its purpose and role:

Citizens Advice Halton will use all the resources available to it, its experience, knowledge and influence, to ensure that every citizen who seeks advice or assistance, receives, free, confidential, impartial, appropriate and effective help for the benefit of the individual and the wider community.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The annual review seeks to examine our achievements and outcome. Together with the success of individual key projects and the benefits that have been born from them. In carrying out the review we are ensuring that that our aims, objectives and activities are in line with our stated purpose.

Our main objectives for the year have been developing our service so that it really meets the needs of the clients we are trying to support. Key activities have included:

- Making sure our service delivery is cost effective and yet person centred.
- Continually reviewing, and improving where necessary, the quality of the advice we deliver to all our clients.
- Diversifying our approach to funding to minimise the risks associated with reduced funding streams
- Continued partnership working with other organisations to help develop initiatives to improve access to quality advice, information and support services.

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.

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ACHIEVEMENTS AND PERFORMANCE

Advice and Information Services

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,
- the provision of energy efficiency advice, financial capability/literacy services, and.
- the provision of employability support to unemployed/economically inactive people

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

- Advice Line – (telephone) The line was covered on a rota basis between the hours of 10.00am and 4.00pm from Monday to Friday. Outside of these times there was an automated advice service 24 hours a day, as well as an option to leave a message.
- Digital Channels – Email
- Face to face drop in – during the year, each of our offices was open 4 days every week. 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.
- Full advice/casework – general and specialist advice through our team of trained advisers and paid staff.
- Information and Self Help.

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

- Specialist debt advice funded by the Money Advice & Pensions Service.
- Specialist welfare benefits advice funded through health commissioning by NHS One Halton Integrated Care Partnership
- The provision of dedicated support to vulnerable families with young children, funded by Halton BC Supporting Families and The Henry Smith Charity.
- Employability Support was funded by the Liverpool City Region Combined Authority.
- Energy Advice was funded by Scottish Power Energy Network and Liverpool City Region Combined Authority

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Citizens Advice Halton has established twelve **Key Performance Indicators**. They are:

KPI 1
We met our target of maintaining fully operating offices in both Widnes and Runcorn.

MET

KPI 2
Thanks to some additional funding from Citizens Advice we exceeded our target of providing a minimum of 20 hours telephone cover per week.

MET

KPI 3
We exceeded our target of helping more than 5,000 service users each year.

This year we helped 6,759 unique clients.

(7,109 in 2023/24)

MET

KPI 4
We exceeded the traditional CAB offer (information, advice, advocacy services) for clients by also providing employability support, energy advice and enhanced family support.

MET

KPI 5
We ensured our services could be accessed by all sections of society

MET

KPI 6
We exceeded our target of achieving £1million gains for our service users.

This year secured **£6.2mil in additional income** and also had **£7.9mil of debt written off**.

(£7.7mil & £4.4mil in 2023/24)

MET

KPI 7
Exceeded our target of helping service users reorganise £5 million of unmanageable debts.

This year we helped service users **reorganise £15.8mil of debts**

(£13.8mil in 2023/24)

MET

KPI 8
We met our target of recruiting 20 new volunteers. However, because some volunteers moved on (e.g. retired, found paid employment), our volunteer team only grew by 3.

MET

KPI 9
We met our target of complying with all required accreditation schemes (e.g. Advice Quality Standards, Financial Conduct Authority, CitA Membership Scheme)

MET

KPI 10
We met our target of maintaining high customer and staff satisfaction levels.

90% of clients and 91% of staff said they would recommend us as a place to get advice, or to work or volunteer.

(90% & 98% in 2023/24).

MET

KPI 11
We met our target of participating in at least 5 research/campaign exercises. We continued our work to highlight the cost-of-living crisis. We also undertook smaller pieces of work on support for families, Pension Credit take-up, Scams awareness, & support for Asylum Seeker and Refugees.

MET

KPI 12
We met our target of ensuring that complaints will be acknowledged within 5 working days with full response within 20 working days. We received 1 complaint during the year. All were acknowledged and investigated within our target response times.

(3 received in 2023/24).

MET

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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 charity deployed:

- 30 FTE paid workers *(2023/24: 36)*
- 36 volunteers who donated 8,950 hours of their time, worth an estimated £229,000.
  (2023/24: 37 volunteers, 14,000 hours, £358,000)

Together, they helped us deliver some 15 projects, including the core service
(2023/24: 21 projects)

Who used and benefited from our services?

During the reporting year **6,759 clients benefited from our services** generating 51,733 contacts
(2023/24: 7,109 clients, 56,094 contacts)

We helped **1,667 vulnerable households to successfully apply for charitable grants for essential household items** (e.g. cooker, ovens, bedding, etc.) and food and fuel vouchers
(2023/24: 2,153)

We support people on any issue that they may face. Of the 54,116 issues people sought advice about, our most common enquiry areas are **welfare benefits and tax credits and debt advice which makes up 50% of all enquiries**.

In total the service negotiated on £15.8million worth of debt rescheduling or reducing the debts to make peoples' lives more sustainable. The service generated a total of £14.1 million (2023/24: £12.1 million) in additional income for clients, primarily through our income maximisation work and applications for debt write offs.

57% of clients were women. **65% of clients had either a disability or a long-term health condition.** 9% were members of a BAME community. Clients of all ages used the service, the youngest being under 18, and the oldest being in their 90s.

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Amy's story...

Amy, a single mother of two, was referred to Citizens Advice Halton because she was struggling to make ends meet and experiencing severe financial hardship. She faced rent and council tax arrears, rising living costs, and the added pressure of supporting two children - one diagnosed with ADHD and another awaiting assessment.

Amy was at risk of losing her home and unable to meet basic living expenses. Her low income and her children's additional needs created overwhelming financial and emotional strain.

Citizens Advice Halton delivered a wide range of tailored support:

- **Housing:** Secured a Discretionary Housing Payment & helped her find affordable social housing.
- **Debt Management**: Arranged an affordable debt repayment plan, avoiding enforcement action.
- **Emergency Relief:** Provided foodbank vouchers, Aldi vouchers, and emergency fuel payments.
- **Employment Support**: Connected Amy with volunteering opportunities & job readiness support.
- **Affordable Living:** Referred her to a community shop for low-cost food.
- **Benefit Support**
    - Successfully claimed Disability Living Allowance (DLA) and Carer's Allowance, increasing income by nearly £700/month.
    - Supported with DLA application for her second child after ADHD diagnosis, leading to additional monthly income & a £3,600 backdated payment.
    - Secured Disabled Child Element: £487.58/month for two years.

"This time last year, I had just 50p to my name. Now, I have a home I can afford and an income I can live on. I'm truly grateful for the support I've received"

Impact

Amy's financial position has transformed. She now lives in a secure, affordable home, has a significantly increased income, and is free from the constant fear of financial crisis. With her children's needs better supported, she is planning for a more stable future.

Name has been changed to protect privacy.

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The Impact we made in 2024/25

It is impossible to put a financial value on everything we do - but where we can, we have. We have used a Treasury-approved model to do this. From our management information, we have also separately considered the financial benefits to the people we help.

For every £1 invested in our service in 2024/25, we generated:

£13.45 in value to the people we helped. We helped individual clients to achieve individual financial outcomes like getting back-dated benefits, writing-off debts and gaining refunds for consumer issues.

Total for this year £16.1 million

(2023/24: £12.9 million)

£3.14 in savings to government. By helping to reduce payments for out-of-work benefits, evictions, re-housing evicted tenants and less demand on the NHS, it's estimated that **this year we saved local and national government over £3.8 million**

(2023/24: £4.1 million)

£18.81 in public value. When people have fewer problems, they have higher levels of well-being, participation in society and productivity. Our calculation also includes the value of a volunteer-run service. **The total public value for this year was £22.5 million**

(2023/24: £22.8 million)

Our value to individuals

We know that problems do not happen in isolation and can have severe consequences. Solving them can stop situations from escalating and help people regain control of their finances or other aspects of their lives. After receiving support from us through a difficult time, people often report improvements to their physical health and mental well-being too.

Our value to this community

If left unsolved, problems do not just affect individuals and their families or friends – they affect the wider community too. By helping to solve them, our work creates considerable value to society. With our unique insight into the challenges people face today, we are able to advocate for changes to government policy and industry practices to make things better for everyone.

£3.5 million minimum saving to Halton Borough Council and local housing providers through reducing cases of homelessness and evictions

Over 100 posts **on social media, helping to spread the word about our vital work**

Engagement with local MPs and regular attendance at local meetings and forums to help influence change in unfair practices and policies

9 in 10 people said we "helped them find a way forward"

8 in 10 people said we "resolved their problems"

3 in 5 people we advised said they found it easier to manage day-to-day

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FINANCIAL REVIEW

The availability of funding in the charity sector remains difficult in a period of austerity. The charity is focused on providing added value to its funders from a base of sound financial management and ensuring that our services remain relevant to the strategic objectives of stakeholders at local and national level.

The charity is working hard to deliver a cost-effective service that genuinely meets the needs of our clients. It remains a challenging prospect to meet the increasing demand with significantly reduced funding resources.

In the reporting period, the charity had a deficit of £36,588 (2023/24: surplus £49,337) from a total income of £1,201,482 (2023/24: £1,296,928) and expenditure of £1,238,070 (2023/24: £1,247,591).

At the year end the charity's total funds stand at £899,422 (2023/24: £936,010) of which £724,573 (2023/24: £738,028) is unrestricted and £174,849 (2023/24: £197,982) is restricted. Of the unrestricted funds, £260,000 has been allocated for contingencies should the need arise (e.g. contractual commitments, building work, etc. (for more details see note 19 to the accounts).

Principal Funding Sources

The total income for the year of £1,201,482 represents a net decrease increase of £95,446 compared to 2023/24. The trustees extend their sincere gratitude to NHS One Halton who supported the key (core) operating capacity of the charity in 2024/25.

Project specific funding was gratefully received from:

- **Halton BC's Public Health Department** (to provide targeted support for people with poor mental health),
- **Halton BC's Children's Services** and **The Henry Smith Charity** (for targeted support for families with young children),
- the **Money Advice & Pensions Service** (in support of money advice, particularly face-to-face advice)
- **Windmill Hill Big Local** (for targeted support for residents of Windmill Hill), and

Through **The Women's Organisation** we also secured UK Shared Prosperity Fund (UKSPF) funding for our Paths to Prosperity (employability support) project and our Mind & Money (Cost of Living crisis support) projects offering information, advice, financial literacy and employability support.

Investment Policy

As required in its Memorandum, paragraph 3.19, in furtherance of its objects, and for no other purposes, the Company has the power to invest or deposit funds in any lawful manner (but to invest only after obtaining professional advice and having regard to the suitability of investments and the need for diversification).

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Reserves Policy

The reserves policy is reviewed every year and approved and adjusted. Reserves are required largely due to the fact that Citizens Advice Halton receives most of its income quarterly in arrears and requires sufficient funds for cash flow purposes. There is also the need to make provision for statutory, contractual or other liabilities.

In addition, certain unrestricted designated reserves are required for specific projects (e.g. office relocation) and activities and capital investments that span two or more financial years. These funds are set aside at the discretion of the Board and may be returned to general reserves when a project is completed. There is also a need to hold in reserve funds for which the donor has specified a specific purpose, these are classified as restricted funds and may be repayable should targets not be met. Taking all these factors into account trustees have historically aimed to maintain a reserves fund of 5-6 months operating costs.

Going Concern

After making further appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

FUTURE PLANS

Developing a sustainable service that meets the needs of our clients remains a priority of the Trustee Board for 2025/26. The charity will build on the work completed in the previous financial year to develop diversified funding streams to increase our sustainability and enable us to build a diverse service that is responsive to client needs.

The charity will continue to work to ensure that it delivers a cost-effective service, meaning that we are not only offering value for money to our existing funders but that we have a viable offer, whilst never compromising on the high-quality service that our clients expect and deserve.

Having reviewed the risks the charity are facing the trustees have invested resource in funding a bid writer to enable us to increase the number of funding bids submitted and to build our capacity in this area.

During the year 2025/26 we will improve our internal monitoring mechanisms ensuring that we have a clear understanding of each element of the service. This will ensure that we are achieving as much as we can possibly achieve and delivering an excellent service to our clients and our funders, and that we can also understand our business offer and can market our service accordingly.

Small Company Provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The annual report was approved by the trustees of the charity on 10 December 2025 and signed on its behalf by

Signed by:
Claire Pentin
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Claire Pentin
Chair of Trustees

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STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

In preparing these financial statements, the trustees are required to:

a. select suitable accounting policies and then apply them consistently;

b. observe the methods and principles in the applicable Charities SORP;

c. make judgements and estimates that are reasonable and prudent;

d. prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business;

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

Approved by the trustees of the charity on 10 December 2025 and signed on its behalf by:

Signed by:
Claire Pentin
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Claire Pentin
Chair of Trustees

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Independent Auditor's Report to the Trustees of Citizens Advice Halton

Opinion

We have audited the financial statements of Halton Citizens Advice Bureau (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report.

We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note 24 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

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Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

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Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of the sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company;
- we assessed the extent of compliance with the laws and regulations through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

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In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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AGP Chartered Accountants are eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

DocuSigned by:
AGP
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AGP Chartered Accountants & statutory auditor

Sycamore House
Sutton Quays Business Park
Sutton Weaver
Runcorn
Cheshire
WA7 3EH

10 December 2025

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STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

		2025			2024
		Unrestricted funds	Restricted funds	**Total funds**	Total funds
	Note	**£**	**£**	**£**	£
Income and endowments					
Donations and legacies	**5**	272	–	272	511
Charitable activities	**6**	59,783	1,089,181	1,148,964	1,276,619
Investment income	**7**	1,334	–	1,334	1,111
Other income	**8**	50,912	–	50,912	18,687
Total income		112,301	1,089,181	1,201,482	1,296,928
Expenditure					
Expenditure on charitable activities	**9,10**	121,629	1,116,441	1,238,070	1,247,591
Total expenditure		121,629	1,116,441	1,238,070	1,247,591
Net (expenditure)/income		(9,328)	(27,260)	(36,588)	49,337
Transfers between funds		(4,127)	4,127	–	–
Net movement in funds		(13,455)	(23,133)	(36,588)	49,337
Reconciliation of funds					
Total funds brought forward		738,028	197,982	936,010	886,673
Total funds carried forward		724,573	174,849	899,422	936,010

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

The notes on pages 29 to 48 form part of these financial statements.

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STATEMENT OF FINANCIAL POSITION AT 31 MARCH 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	**15**	19,527	38,527
Current assets			
Debtors	**16**	112,276	49,878
Cash at bank and in hand		993,808	1,063,168
		1,106,084	1,113,046
Creditors: amounts falling due within one year	**17**	226,189	215,563
Net current assets		879,895	897,483
Total assets less current liabilities		899,422	936,010
Net assets		899,422	936,010
Funds of the charity			
Restricted funds		174,849	197,982
Unrestricted funds		724,573	738,028
Total charity funds	**19**	899,422	936,010

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STATEMENT OF FINANCIAL POSITION AT 31 MARCH 2025 – continued

For the year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 10 December 2025, and are signed on behalf of the board by:

Signed by:
Claire Pentin
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Claire Pentin
Chair of Trustees

The notes on pages 29 to 48 form part of these financial statements.

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STATEMENT OF CASH FLOWS AT 31 MARCH 2025

	2025	2024
	£	£
Cash flows from operating activities		
Net (expenditure)/income	(36,588)	49,337
Adjustments for:		
Depreciation of tangible fixed assets	19,000	19,000
Other interest receivable and similar income	(1,334)	(1,111)
Accrued expenses	22,206	99,484
Changes in:		
Trade and other debtors	(62,398)	26,717
Trade and other creditors	(11,580)	(13,766)
Cash generated from operations	(70,694)	179,661
Interest received	1,334	1,111
Net cash (used in)/from operating activities	(69,360)	180,772
Net (decrease)/increase in cash and cash equivalents	(69,360)	180,772
Cash and cash equivalents at beginning of year	1,063,168	882,396
Cash and cash equivalents at end of year	993,808	1,063,168

The notes on pages 29 to 48 form part of these financial statements.

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1 General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Unit 3 Victoria Building, Lugsdale Road, Widnes, Cheshire, WA8 6DJ.

2 Statement of compliance

The financial statements of the charitable company, which is a public benefit entity, have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3 Accounting policies

Basis of preparing the financial statements

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

The Trustees consider there are no material uncertainties about the charity's ability to continue as a going concern.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

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Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives of the company at the discretion of the trustees.

Designated funds are unrestricted funds earmarked by the trustees for a particular purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors, or which have been raised by the company for specific purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

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.

Incoming resources

All income is recognised in the Statement of Financial Activities (SOFA) once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

Voluntary income is received by way of grants (including Government grants), donations and gifts, including gift aid where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, is accounted for when it is probable that the income will be received and the amount can be measured reliably and it is not deferred.

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Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates. Charitable expenditure includes those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them. All costs have been allocated to activity cost categories on a basis consistent with the use of resources.

Support costs include all those overhead costs of office accommodation, utility services and other services and costs which support the charity's activities. Also the costs of meeting the constitutional and statutory requirements of the charity and costs linked to the strategic management of the charity.

Operating leases

The charity classifies leases of property and printing and telecommunications equipment as operating leases; the title to the property and equipment remains with the lessor. Rental charges are expensed on a straight line basis over the term of the lease.

Tangible fixed assets and depreciation

Tangible fixed assets for use by the charity are stated at cost or, in cases where fixed assets have been donated, at valuation at time of acquisition, less depreciation. The cost of minor additions or those costing below £15,000 are not capitalised.

Furniture and equipment is written off on a straight-line basis over an estimated useful life of four years.

Computer equipment is written off on a straight-line basis over an estimated useful life of four years.

Improvement to leasehold property is depreciated on a straight line basis over five years, the duration of the lease or the first Landlord's break clause.

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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.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at the carrying value.

Defined contribution plans

The charitable company enrols staff in a defined contribution pension scheme. Contributions payable to the charitable company's 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.

Termination benefits

Termination benefits are recognised as an expense in profit or loss immediately. Termination benefits are recognised as a liability and expense only when the company is demonstrably committed either to terminate the employment of an employee or group of employees before the normal retirement date or to provide termination benefits as a result of an offer made in order to encourage voluntary redundancy.

Termination benefits are measured at the best estimate of the expenditure that would be required to settle the obligation at the reporting date. In the case of an offer made to encourage voluntary redundancy, measurement is based on the number of employees expected to accept the offer. When termination benefits are due more than 12 months after the end of the reporting period, they shall be measured at their discounted present value.

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Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

4. Limited by guarantee

The company is limited by guarantee and does not have a share capital. The liability of the members is limited in the event of the company being wound up to such amount as may be required not exceeding one pound.

5. Donations and legacies

	Unrestricted Funds	**Total Funds 2025**	Unrestricted Funds	Total Funds 2024
	£	**£**	£	£
Donations				
Donations	272	272	511	511

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6. Charitable activities

	Unrestricted Funds	Restricted Funds	**Total Funds 2025**
	£	£	**£**
Grant income	59,783	1,089,181	1,148,964

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Grant income	149,235	1,127,384	1,276,619

7. Investment income

	Unrestricted Funds	**Total Funds 2025**	Unrestricted Funds	Total Funds 2024
	£	**£**	£	£
Bank interest receivable	1,334	1,334	1,111	1,111

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8. Other income

	Unrestricted Funds	**Total Funds 2025**	Unrestricted Funds	Total Funds 2024
	£	**£**	£	£
Other income	50,912	50,912	18,687	18,687

9. Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	**Total Funds 2025**
	£	£	**£**
Advice and information services	100,719	956,925	1,057,644
Support costs	20,910	159,516	180,426
	121,629	1,116,441	1,238,070

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9. Expenditure on charitable activities by fund type - continued

	Unrestricted Funds	Restricted Funds	Total Funds 2024
	£	£	£
Advice and information services	203,308	872,920	1,076,228
Support costs	17,295	154,068	171,363
	220,603	1,026,988	1,247,591

Support costs are shared overhead costs, shared on the basis of staff FTEs.

10. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	**Total funds 2025**	Total fund 2024
	£	£	**£**	£
Advice and information services	1,057,644	173,793	1,231,437	1,237,437
Governance costs	–	6,633	6,633	10,154
	1,057,644	180,426	1,238,070	1,247,591

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11. Analysis of support costs

	Support costs	**Total 2025**	Total 2024
	£	**£**	£
Staff costs	15,325	15,325	10,676
Governance costs	6,633	6,633	10,154
Other support costs	158,468	158,468	150,533
	180,426	180,426	171,363

12. Auditors remuneration

	2025	2024
	£	£
Fees payable for the audit of the financial statements	5,795	5,400

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13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	895,789	871,646
Social security costs	70,932	70,968
Employer contributions to pension plans	27,507	28,274
	994,228	970,888

The average head count of employees during the year was 36 (2024: 32).

The number of employees whose remuneration for the year fell within the following bands, were:

	2025	2024
	No.	No.
£60,000 to £69,999	1	–

The charity considers its key management personnel comprise the trustees and the chief executive. Total emoluments, including pension contributions, of the key management personnel were £183,940 (2024: £173,030).

Recognised within these financial statements are accrued redundancy payments in respect of 2 employees amounting to £24,607, as the charity had given notice of the redundancies by the year end date.

Docusign Envelope ID: 9607F2C3-236A-44C5-A46F-115DD646F1CB

14. Trustee remuneration and expenses

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year (2024: £nil). No expenses were reimbursed to trustees during the year, save relevant membership fees (2024: £nil).

15. Tangible fixed assets

	Improve-ments to leasehold property £
Cost	
At 1 Apr 2024 and 31 Mar 2025	95,546
Depreciation	
At 1 Apr 2024	57,019
Charge for the year	19,000
At 31 Mar 2025	76,019
Carrying amount	
At 31 Mar 2025	19,527
At 31 Mar 2024	38,527

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16. Debtors

	2025	2024
	£	£
Trade debtors	90,505	29,537
Prepayments and accrued income	21,771	20,326
Other debtors	–	15
	112,276	49,878

17. Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	8,175	1,611
Accruals and deferred income	160,318	138,112
Other creditors	57,696	75,840
	226,189	215,563

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17. Creditors: amounts falling due within one year - continued

Deferred income is included within accruals and deferred income total and relates to grant received in advance which the donor has specified must be used in future accounting periods. The movement on deferred income is below:

	2025	2024
	£	£
Deferred income brought forward	99,900	15,000
Movement in the year	2,500	84,900
Deferred income carried forward	102,400	99,900

18. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £27,507 (2024: £28,274).

The charitable company enrols staff in a defined contribution pension scheme administered by either Aviva or National Employment Savings Trust (NEST) under auto-enrolment regulations.

Docusign Envelope ID: 9607F2C3-236A-44C5-A46F-115DD646F1CB

19. Analysis of charitable funds

Unrestricted funds

	At 1 Apr 24	Income	Expenditure	Transfers	**At 31 Mar 25**
	£	£	£	£	£
Unrestricted funds	478,028	112,301	(121,629)	(4,127)	464,573
Designated funds:					
Contractual commitments	120,000	-	-	-	120,000
Premises refurbishments	100,000	-	-	-	100,000
Equipment	10,000	-	-	-	10,000
Development	30,000	-	-	-	30,000
	738,028	112,301	(121,629)	(4,127)	724,573

Docusign Envelope ID: 9607F2C3-236A-44C5-A46F-115DD646F1CB

19. Analysis of charitable funds - continued

Unrestricted funds - continued

	At 1 Apr 23	Income	Expenditure	Transfers	**At 31 Mar 24**
	£	£	£	£	£
General funds	420,800	169,544	(220,603)	108,287	478,028
Designated funds:					
Contractual commitments	120,000	-	-	-	120,000
Premises refurbishments	100,000	-	-	-	100,000
Equipment	10,000	-	-	-	10,000
Development	30,000	-	-	-	30,000
	680,800	169,544	(220,603)	108,287	738,028

Purpose of designated fund

Contingency Fund: The purpose of the Contingency Fund is to ensure that we are able to cover our obligations in the event of loss of funding.

Docusign Envelope ID: 9607F2C3-236A-44C5-A46F-115DD646F1CB

19. Analysis of charitable funds - continued

Restricted funds

	At 1 Apr 24	Income	Expenditure	Transfers	**At 31 Mar 25**
	£	£	£	£	£
Sure Start	85,749	75,000	(75,568)	-	85,181
NHS Halton CCG – PCT debt advice	64,364	148,592	(188,258)	-	24,698
Public Health	-	18,000	(17,905)	(95)	-
Big Local	3,125	4,217	(7,592)	250	-
New Horizons	2,672	-	-	(2,672)	-
TWO projects	-	144,000	(130,007)	(13,993)	-
COVID Debt / HBC Grants	42,072	185,579	(162,681)	-	64,970
Money Advice Project	-	350,959	(384,068)	33,109	-
Remote Access	-	51,875	(42,550)	(9,325)	-
LCR Financial Resilience	-	38,854	(39,071)	217	-
NHS Bridgewater	-	20,000	(20,174)	174	-
Henry Smith	-	40,000	(40,308)	308	-
Other	-	12,105	(8,259)	(3,846)	-
	197,982	1,089,181	(1,116,441)	4,127	174,849

Docusign Envelope ID: 9607F2C3-236A-44C5-A46F-115DD646F1CB

	At 1 Apr 23	Income	Expenditure	Transfers	**At 31 Mar 24**
	£	£	£	£	£
Sure Start	72,450	62,500	(49,201)	-	85,749
NHS Halton CCG – PCT debt advice	73,374	147,266	(156,276)	-	64,364
Public Health	(198)	18,000	(18,881)	1,079	-
Big Local	7,742	14,166	(18,783)	-	3,125
New Horizons	8,965	51,843	(58,136)	-	2,672
TWO projects	17,873	195,154	(102,602)	(110,425)	-
COVID Debt / HBC Grants	25,667	174,579	(158,174)	-	42,072
Money Advice Project	-	300,794	(300,619)	(175)	-
Citizens Advice Energy	-	20,212	(20,263)	51	-
Citizens Advice Remote Access	-	31,125	(31,411)	286	-
Citizens Advice Cost of Living	-	15,000	(15,000)	-	-
Henry Smith	-	60,750	(60,776)	26	-
NHS Merseycare	-	20,000	(20,709)	709	-
UK Shared Prosperity	-	9,995	(9,857)	(138)	-
Community Foundation for Lancashire	-	6,000	(6,300)	300	-
	205,873	1,127,384	(1,026,988)	(108,287)	197,982

Docusign Envelope ID: 9607F2C3-236A-44C5-A46F-115DD646F1CB

Transfers between funds: Any restricted funds that have overspent and are in deficit are supported by core funding by means of a transfer between funds.

Purpose of restricted funds:

Sure Start – This funding allows us to provide information advice and support to parents with young children, including employability support and volunteer training. The funder has allowed us to roll the money over for future years.

NHS Halton CCG – PCT Debt Advice – This funding stream relates to grants and contracts we have secured to provide an accessible information, advice, and casework services at sites in both Widnes and Runcorn. As well as debt advice, this project also ensures advice is available in other areas of social welfare law (e.g. welfare benefits, employment rights, housing, and homelessness) which research has shown to often be a precursor to debt problems.

Money Advice Services – This funding stream relates to contracts to provide a Financial Conduct Authority (FCA) regulated and Institute of Money Advice (IMA) accredited 'specialist casework' money advice service.

Public Health – This grant is for an integrated 'advice, advocacy and financial capability' service for people with (or at risk of) a mental illness an who need support to learn how to maximise and manage their household incomes.

Big Local – This grant was for the provision of an integrated financial capability and social welfare law advice service to the people of Windmill Hill ward (Runcorn), which is rated one of the most deprived wards in the country.

Henry Smith – This project allowed us to provide information, advice, advocacy, and support to parents with young children.

The Women's Org projects – funded with UKSPF funds from the Liverpool City Region Combined Authority:-

- Paths to Prosperity – an employability support project
- Mind & Money – a training project to enhance the skills and career prospects of our staff

Scottish Power Energy Network – This funding was for the provision of income maximisation and energy efficiency advice.

Other – Throughout the year we receive smaller grants/payments (for small discreet pieces of work to provide placements for unemployed people, etc) which do not require a whole new project infrastructure to be put in place.

HBC Grants – Throughout the financial year we received funding to provide targeted support and advice and to distribute Household Support Funds and to support vulnerable migrants.

NHS Merseycare – A one-off contract to provide a fast track information and advice service to patients referred from their Life Room service.

UK Shared Prosperity – a one-off capital grant for new IT equipment to enhance our digital offer e.g. iPad internet kiosks.

Community Foundation for Lancashire – a one-off grant for internet kiosks.

Docusign Envelope ID: 9607F2C3-236A-44C5-A46F-115DD646F1CB

20. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	**Total Funds 2025**
	£	£	**£**
Tangible fixed assets	19,527	–	19,527
Current assets	931,235	174,849	1,106,084
Creditors less than 1 year	(226,189)	–	(226,189)
Net assets	724,573	174,849	899,422

	Unrestricted Funds	Restricted Funds	**Total Funds 2024**
	£	£	**£**
Tangible fixed assets	38,527	–	38,527
Current assets	915,064	197,982	1,113,046
Creditors less than 1 year	(215,563)	–	(215,563)
Net assets	738,028	197,982	936,010

Docusign Envelope ID: 9607F2C3-236A-44C5-A46F-115DD646F1CB

21. Analysis of changes in net debt

	At 1 Apr 24	Cash flows	**At 31 Mar 25**
	£	£	**£**
Cash at bank and in hand	1,063,168	(69,360)	993,808

22. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2025	2024
	£	£
Not later than 1 year	63,526	65,420
Later than 1 year and not later than 5 years	233,348	225,148
Later than 5 years	53,529	108,893
	350,403	399,461

Lease payments recognised as an expense during the year amounted to £59,298.

23. Related parties

There were related party transactions between Citizens Advice Halton and Citizens Advice (National Association of Citizens Advice Bureaux) during the year. The charity paid £14,656 to Citizens Advice in membership fees and to cover the cost of insurance, financial support, and information services (2024: £14,999).

As at the year, an amount of £1,200 was due by the charity to Citizens Advice (2024: £960).

Docusign Envelope ID: 9607F2C3-236A-44C5-A46F-115DD646F1CB

24. Ethical standards

In common with many other charities of our size and nature we use our auditors to assist with the preparation of the financial statements.

25. 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.

26. Going concern

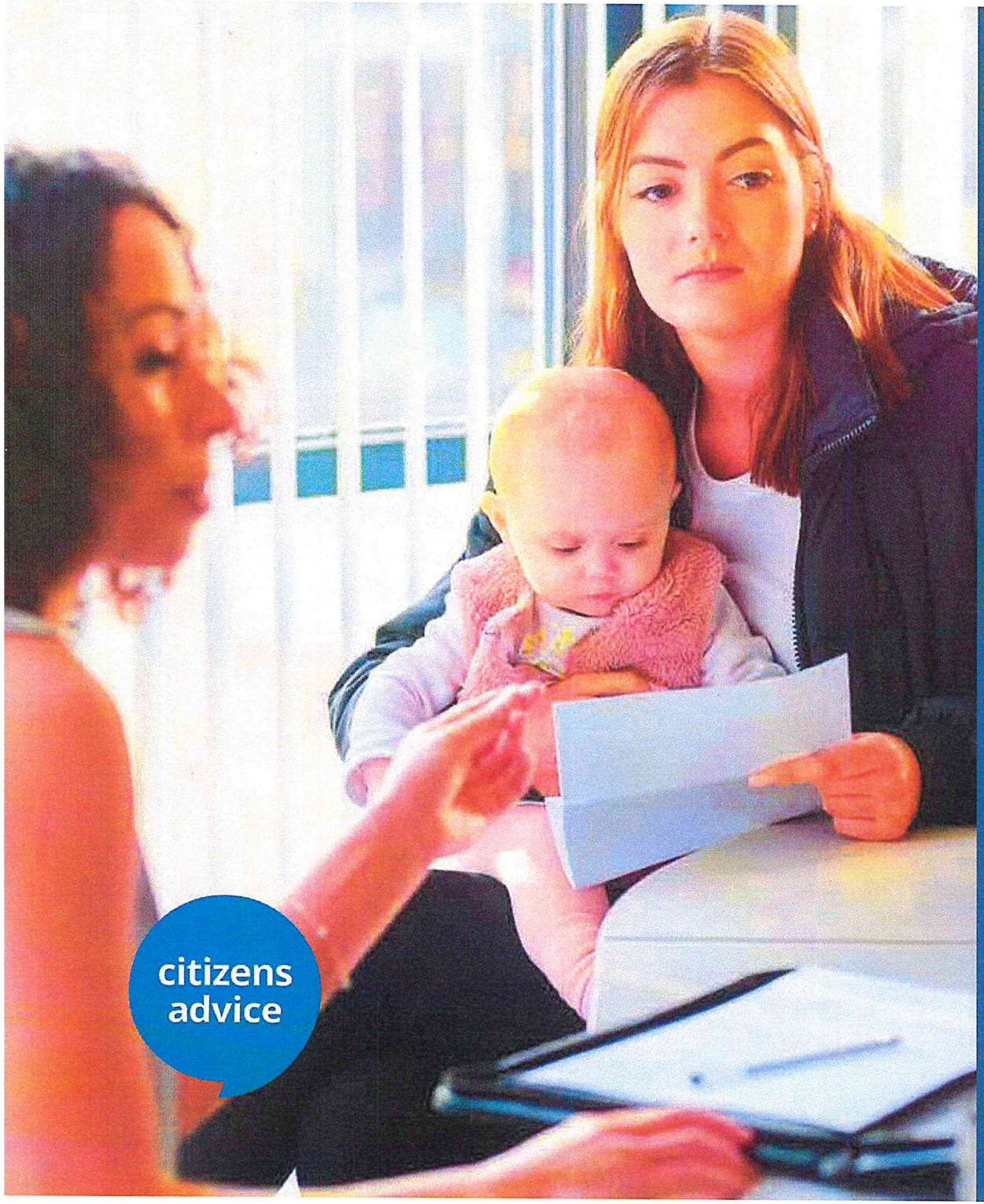
As at 31 March 2025, the charity had unrestricted free reserves totalling £705,046 (excluding fixed assets). The Board has decided that the charity should hold unrestricted reserves of 6 months anticipated running costs for 2025/25 which equates to £594k.

Following risk assessments and cash flow exercises undertaken, the Trustees consider it appropriate to prepare the financial statements on a going concern basis.

HALTON CITIZENS ADVICE BUREAU

England & Wales - Charity number 1118300

Accounts



Halton Citizens Advice Bureau

An England Charity (registered number 1118300) and
A Company Limited by Guarantee (registered number 5346702), operating as:

Citizens Advice Halton

ANNUAL REPORT AND FINANCIAL STATEMENTS

For the Year Ended 31 March 2024

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REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Name

Halton Citizens Advice Bureau

(also known as Citizens Advice Halton)

Charity number

1118300

Company number

5346702

Authorised & regulated by the Financial Conduct Authority

FRN: 617620

Registered office:

Unit 3 Victoria Building,

Lugsdale Road

WIDNES

WA8 6DJ

Trustee Directors

Ms Claire Pentin *	Chair
Mr Geoffrey Hawker	Vice-Chair
Mr John Doyle *	Treasurer
Mr Anthony Gibbs	
Mr Robert MacKenzie	
Mr Peter Lloyd-Jones *	
Ms Isabelle Shankar	
Mr Carl Mba	
Ms Lisa Driscoll	
Mr Peter Lunio	
Mr Jonathan Horsfall (resigned 13 Apr 2024)	

*Denotes member of the Finance Committee

Company Secretary

Hitesh Patel (Chief Executive)

Auditor

AGP Chartered Accountants

Sycamore House

Sutton Quays Business Park

Sutton Weaver

RUNCORN

WA7 3EH

Bankers

Unity Trust Bank plc,

Nine Brindley Place

BIRMINGHAM

B1 2HB

NatWest plc

Widnes branch

146 Widnes Road

WIDNES

WA8 6B

Solicitors

Butcher & Barlow LLP
66 High Street
RUNCORN
WA7 1AW

Introduction

We can all face problems that seem complicated or intimidating. At Citizens Advice Halton, we believe no one should have to face these problems without good quality advice.

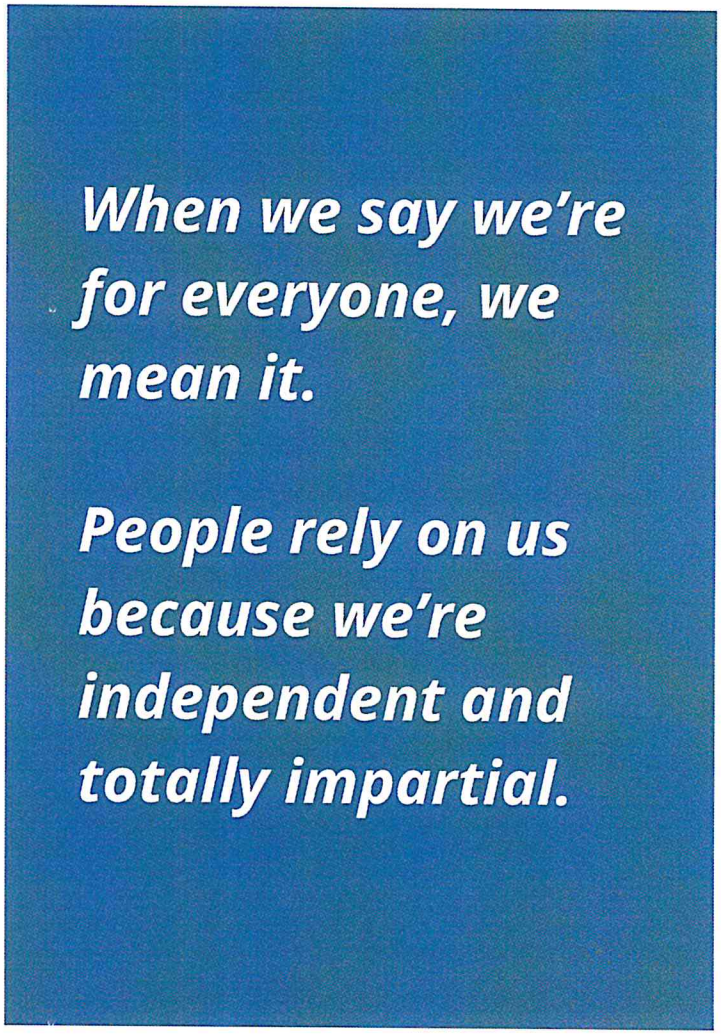
When we say we're here for everyone, we mean it. People rely on us because we're independent and impartial.

Citizens Advice Halton offers free, confidential advice online, over the phone and in person.

No one else sees so many people with so many different problems, and that gives us a unique insight into the challenges people are facing today.

With the right evidence, we can show big organisations—from companies right up to the government—how they can make things better for local people.

That's why we're here: to give people the advice and the confidence they need to find their way forward—whoever they are, and whatever their problem.



Trustees' and Directors' report

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Separate Citizens Advice Bureau services in Widnes and Runcorn, were established in October 1939 at the outset of the Second World War.

They merged in 1996 to form Halton and District Citizens Advice Bureaux Service and was later incorporated as a private company limited by guarantee on 28 January 2005 and renamed as Halton Citizens Advice Bureau.

The Memorandum and Articles of Association are the governing documents of the charity.

Following a re-branding exercise in 2015 the company now is known as Citizens Advice Halton.

Our trustee board sets the vision and gives strategic direction to Citizens Advice Halton. The 11 board members are trustees under charity law and directors of the charitable company.

There are 6 formal trustee board meetings each year, along with other meetings and events, to help trustees shape the organisation's strategic direction and develop as a team.

Our Chief Executive, working with the Senior Management Team, is responsible for delivering the strategy and for day-to-day operations.

The trustee board is committed to high standards of corporate governance and complies with the principles and practices set out in the Charity Governance Code.

Our Trustees

Claire Pentin (Chair) ♣
Senior manager for Children's services with extensive experience of working in local government and also charities. Former Chair of School Governors. Specialist knowledge in: a) Safeguarding, b) Early years, education, childcare and youth work, c) Lived experience of working in Halton.

Geoff Hawker (Vice Chair) •
Retired NHS Finance Director & qualified accountant with public and private sector experience . Specialist knowledge of: a) Finance, b) Governance, c) Complex project management, d) Leadership development.

John Doyle (Treasurer) ♣
NHS Finance Director & qualified accountant. Specialist knowledge of: a) Finance, b) Governance, c) Risk management, d) Lived experience of living and working in Halton

Rob MacKenzie ♣
Retired Operational Director within local authority. Former deputy Parish Clerk. Specialist knowledge of: a) Governance, b) Performance management and strategy design, c) Working of local government, d) Lived experience of working in Halton.

Peter Lunio
Management consultant. Specialist knowledge of: a) Performance improvement & analytics, b) Digital inclusion, c) Business transformation and large-scale programme management.

Anthony Gibbs
Senior executive within automotive industry. Specialist knowledge of: a) Marketing and PR, b) Lived experience of living/working in Halton, c) Risk Management

Cllr Peter Lloyd-Jones ♣
Retired solicitor. Local elected Councillor. Specialist knowledge of: a) Advice sector, b) public sector, c) Lived experience of living and working in Halton.

Isabelle Shankar •
HR & Employment Law Consultant and Legal Executive, Family Law Magistrate & qualified Mediator. Former CAB volunteer. Specialist knowledge of: a) Advice sector, b) HR, c) Lived experience of living and working in Halton.

Carl Mba
Qualified Independent Financial Adviser. Specialist knowledge includes: a) Risk management, b) Financial planning, c) Lived experience of living and working in Halton.

Lisa Driscoll
Expert policy and regulatory consultant Specialist knowledge of: a) Working in local authority, housing associations and regulatory bodies, b) Social Policy development, c) Lived experience of working and living in Halton.

Jonathan Horsfall (retired 23 April 2023)
Senior manager in local Housing Association

Trustee committees

The following committees support the Trustee Board in its work:

Finance and Risk committee ♣
Advises the trustee board on risk management, internal controls, internal and external audit and financial reporting. This committee is constituted to contain 3 independent co-opted members. These are currently vacant and recruitment is underway.

People Task-group •
Acts as a sounding board and supports the trustee board and the Senior Management Team through its oversight of our people strategy, policies and procedures, organisational behaviours and culture.

Recruitment and appointment of trustees

The charity is governed through a trustee board. Trustees who have held office during the year are listed above. The Articles of Association provide for a minimum of three and a maximum of fifteen trustees. The trustees meet a minimum of 6 times per year with additional quarterly meetings for the Finance sub-committee and any other Task & Finish Group deemed necessary.

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

The trustees who have served during the year can be seen on the page above.

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.

It is acknowledged that the Good Governance Code recommends trustees usually serve no more than 9 years. We have two Trustees who have a longer length of service but after a thorough review (e.g. Trustee Board skills audit, attendance, contribution to the charity's strategic goals, etc.) they have been asked to stay on the Board because of their specialist knowledge of; Local Government, Equality & Diversity, and local partnership development.

As at November 2024 there are vacancies on the Board and we are actively trying to recruit trustees with specialist knowledge in: Legal knowledge and Digital Marketing/Public Relations.

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.

Organisation structure

Citizens Advice Halton 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 in order to fulfil its charitable objects and comply with the national membership requirements.

The organisation is co-ordinated from its office in Widnes.

Delegation of duties

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.

Senior management team

Chief Executive
Hitesh Patel

Deputy Chief Executive
Jo Jones

Service Manager (General Advice)
Dave Oakey

Service Manager (Specialist Advice)
Chris Sutton

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 is open to the staff team, the Trustee Board, members, and other stakeholders.

Pay and Remuneration of Key Management Personnel

The trustees consider that the Board of trustees and the senior management team (SMT) comprise the key management personnel of the charity.

The charity's senior management team's pay is set with reference to published salaries within the Citizens Advice network and local market conditions.

Any increases to these salary levels are approved by the Trustee Board.

The chief executive's salary is reviewed and approved by the Trustee Board separately but in line with the policy set out above.

Risk and internal controls

Our trustees are responsible for the effective management of risk and for making sure that internal controls are in place and operating well.

Throughout the year, the Senior Management Team regularly reviewed strategic and operational risks to assess the likelihood, impact and appetite for each risk, the plans for managing them and the adequacy of those plans.

Strategic risks are reported to the Finance and Risk Committee and discussed by the Trustee Board every quarter.

Our system and procedures are captured in our Risk Management Strategy which is approved by the board annually.

We operate a robust system of internal financial controls which is regularly reviewed by management and internal audit, and compliant with Charity Commission guidance and good practice.

The Trustee Board agrees annual budgets and review our financial reports.

Our main strategic risks, along with summaries of the plans to mitigate and manage them, are set out below.

Financial sustainability

Risks

Risks that would have an impact on our financial resilience.

Mitigation and management

We continue to mitigate the risk to our financial health through measures such as a refreshed income generation strategy, which will explore new funding opportunities & markets, reviewing our cost base, reviewing partnership opportunities

Cyber Security & Data Assurance

Risks

Cyber security incidents and risks that would lead to a loss of data and affect our ability to operate.

Mitigation and management

We have been re-awarded Cyber Essentials accreditation. We regularly review our policies, procedures and security controls. During the year we have provided regular guidance and access to training to staff and volunteers. Going forward we will look to upgrade our hardware and use more cloud based software.

People

Risks

Risk that would impact on having the volunteers and staff we need to develop and deliver the range of services we offer.

Mitigation and management

We are operating in a highly competitive labour market, need to recruit & retain people with relevant skills and have to adapt to the changing profile of volunteers. As part of our strategic priorities for 2024 to 2025 we will develop a new volunteering model and review our Reward, Recognition & Wellbeing strategies.

Looking ahead

Factors that are likely to affect the financial performance or position in 2024/25 and further years:

Our ability to offer a universal General Advice service for all is under real threat

The service is reliant on core funding from Halton Borough Council (BC) & NHS Cheshire & Merseyside Integrated Care Board (ICB) (Halton place), both of which are under significant financial pressure.

Halton BC is intending to stop grant funding of the voluntary sector. The NHS ICB is still grappling with the competing pressure of funding clinical interventions or funding non-clinical preventative interventions, of the type delivered by the voluntary sector.

This will have a significant impact on our ability to maintain a service delivery model that is:

- universal (as opposed to a targeted),
- run from 2 sites (as opposed to having just one office serving the two towns of Widnes and Runcorn),
- delivered in-person (as opposed to digital first).

Tackling fuel poverty

We have done very well to secure new income streams for 2024-25, namely funding from Scottish Power Energy Network and we hope to use this as a springboard to develop our in-house Energy Advice expertise and enable us to attract more of this type of funding to tackle fuel poverty.

Tackling the causes of poverty and expanding our Employability Support offer

We have also done very well to secure UK Shared Prosperity Funding to not only continue our previously EU funded employability work but to also expand this service to neighbouring local authority areas.

This service is aimed directly at economically inactive people and is making a real difference; helping people improve their self-confidence, learn new skills, access training and volunteering opportunities, and find paid employment.

Whilst the new Government has stated that they intend to replace UKSPF funding, they have publicly stated that it is their priority to support more economically inactive people to find paid employment. We are well placed to help with this agenda, if funding which is currently passed to the Liverpool City Region continues to be passed on to the voluntary sector (as opposed to being retained for in-house services).

Changing demographic of our local population.

Halton's population is changing.

We have a growing asylum seeker and refugee population who need support and because existing commissioned services are not meeting this demand they are (understandably) turning to us.

We also have a growing population of sick and disabled residents who need significant help to access benefits and other support.

For 85 years we have served the people of Halton. We are up for the challenge to adapt and be there for them for many more years to come.

OBJECTIVES AND ACTIVITIES

Objectives

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 (but not limited to) the whole community of Halton and its surrounding areas ("the area of benefit") by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The charity's objectives are defined as above. Our aims are:

- **To provide the advice people need for the problems they face,**

  and

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

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 Halton, the local office focuses its activities on the towns of Widnes and Runcorn and surrounds.

The charity has developed its own Mission Statement to reflect more accurately its purpose and role:

Citizens Advice Halton will use all the resources available to it, its experience, knowledge and influence, to ensure that every citizen who seeks advice or assistance, receives, free, confidential, impartial, appropriate and effective help for the benefit of the individual and the wider community.

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The annual review seeks to examine our achievements and outcome. Together with the success of individual key projects and the benefits that have been born from them. In carrying out the review we are ensuring that that our aims, objectives and activities are in line with our stated purpose.

Our main objectives for the year have been developing our service so that it really meets the needs of the clients we are trying to support. Key activities have included:

- Making sure our service delivery is cost effective and yet person centred.
- Continually reviewing, and improving where necessary, the quality of the advice we deliver to all our clients.
- Diversifying our approach to funding to minimise the risks associated with reduced funding streams
- Continued partnership working with other organisations to help develop initiatives to improve access to quality advice, information and support services.

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.

ACHIEVEMENTS AND PERFORMANCE

Advice and Information Services

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,
- the provision of energy efficiency advice, financial capability/literacy services, and.
- the provision of employability support to unemployed/economically inactive people

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

- Advice Line – The line was covered on a rota basis between the hours of 10.00am and 4.00pm from Monday to Friday. Outside of these times there was an automated advice service 24 hours a day, as well as an option to leave a message.
- Digital Channels - Email
- Face to face drop in – during the year, each of our offices was open 4 days every week. 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.
- Full advice/casework – general and specialist advice through our team of trained advisers and paid staff.
- Information and Self Help.

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

- Specialist debt advice funded by the Money Advice & Pensions Service.
- Specialist welfare benefits advice funded through health commissioning by NHS One Halton Integrated Care Partnership
- The provision of dedicated support to vulnerable families with young children, funded by Halton BC Supporting Families and The Henry Smith Charity.

Citizens Advice Halton has established twelve **Key Performance Indicators**. They are:

KPI 1
We met our target of maintaining fully operating offices in both Widnes and Runcorn.

MET

KPI 2
Thanks to some additional funding from Citizens Advice we exceeded our target of providing a minimum of 20 hours telephone cover per week.

MET

KPI 3
We exceeded our target of helping more than 5,000 service users each year.

This year we helped 8,028 unique clients.
(7,206 in 2022/233)

MET

KPI 4
We exceeded the traditional CAB offer (information, advice, advocacy services) for clients by also providing employability support, energy advice and enhanced family support.

MET

KPI 5
We ensured our services could be accessed by all sections of society

MET

KPI 6
We exceeded our target of achieving £1million gains for our service users.

This year secured **£3.3mil in additional income** and also had **£4.4mil of debt written off.**
(£2.3mil & £2.8mil in 2022/23) **MET**

KPI 7
Exceeded our target of helping service users reorganise £5 million of unmanageable debts.

This year we helped service users **reorganise £13.8mil of debts**
(£11.7mil in 2022/23) **MET**

KPI 8
We met our target of recruiting 20 new volunteers. However, because some volunteers moved on (e.g. retired, found paid employment), our volunteer team decreased by 3.

MET

KPI 9
We met our target of complying with all required accreditation schemes (e.g. Advice Quality Standards, Financial Conduct Authority, CitA Membership Scheme)

MET

KPI 10
We met our target of maintaining high customer and staff satisfaction levels.

90% of clients and 98% of staff said they would recommend us as a place to get advice, or to work or volunteer.

(89% & 94% in 2022/23). **MET**

KPI 11
We met our target of participating in at least 5 research/campaign exercises. We continued our work on the Cost of School Uniforms. We also undertook smaller pieces of work on Gambling Harm, Pension Credit take-up, Scams awareness, & support for Asylum Seeker and Refugees.

MET

KPI 12
We met our target of ensuring that complaints will be acknowledged within 5 working days with full response within 20 working days. We received 3 complaints during the year. All were acknowledged and investigated within our target response times.
(9 received in 2022/23). **MET**

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 charity deployed:

- 36 FTE paid workers *(2022/23: 33)*
- 37 volunteers who donated 14,000 hours of their time, worth an estimated £357,750.
  (2022/23: 40 volunteers, 7,500 hours, £187,500)

Together, they helped us deliver some 21 projects, including the core service
(2022/23: 21 projects)

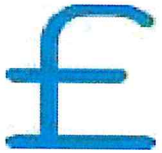
Who used and benefited from our services?

During the reporting year **8,028 clients benefited from our services** generating 56,094 contacts
(2022/23: 7,206 clients, 59,538 contacts)

We support people on any issue that they may face. Of the 54,107 issues people sought advice about, our most common enquiry areas are **welfare benefits and tax credits and debt advice which makes up 48% of all enquiries**.

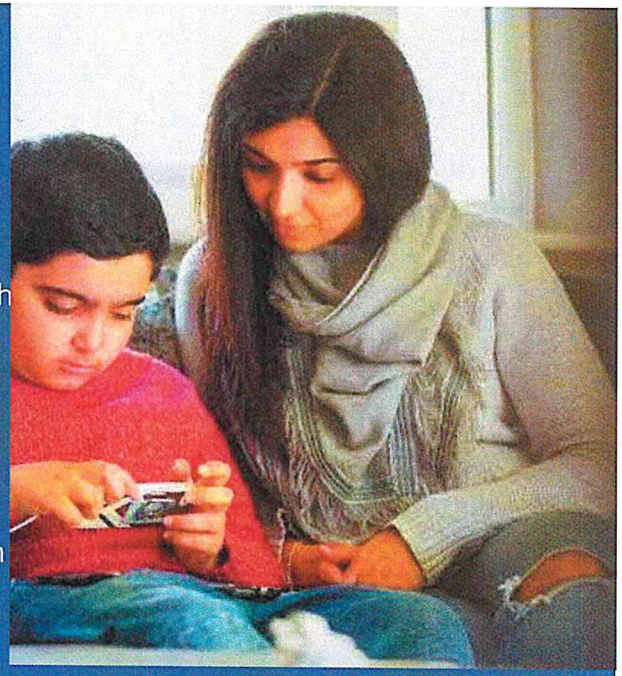
57% of clients were women. **65% of clients had either a disability or a long-term health condition.** 9% were members of a BAME community. Clients of all ages used the service, the youngest being under 18, and the oldest being in their 90s.

We helped **2,153 vulnerable households to successfully apply for charitable grants for essential household items** (e.g. cooker, ovens, bedding, etc.) and food and fuel vouchers
(2022/23: 1,940)



In total the service negotiated on £13.8million worth of debt rescheduling or reducing the debts to make peoples' lives more sustainable. The service generated a total of £7.7 million (2022/23: £5.1 million) in additional income for clients, primarily through our income maximisation work and applications for debt write offs.
(2022/23: £11.7 million debt rescheduled, £5.1mil financial gains)

Meet Janet – A Story of Hope and Transformation*



Janet is one of the many individuals whose lives have been changed by Citizens Advice Halton in 2023/24.

As an unemployed single parent with two children, Janet faced overwhelming challenges. Her youngest child had been diagnosed with Autism Spectrum Disorder (ASD) and developmental delays, adding to her responsibilities. On top of this, Janet was burdened with £7,000 of debt, which worsened her mental health and left her feeling trapped. She turned to us for help, desperate for relief and guidance.

How We Made A Difference

When Janet reached out, we acted quickly to provide the comprehensive support she needed:

- **Tackling Debt:** Our in-house money advice team worked closely with Janet to understand her situation and explore her options. Together, they decided that a Debt Relief Order (DRO) was the best solution. When Janet couldn't afford the £90 DRO fee, we secured a grant to cover the cost, removing another barrier to her fresh start.
- **Securing Support:** We helped Janet complete a Disability Living Allowance (DLA) application for her son, ensuring she could access essential financial support. Recognizing the challenges she and her eldest child faced as carers, we referred them to the Carers Centre for ongoing assistance.
- **Building Resilience:** Janet shared her struggles with her son's challenging behaviour, so we referred her to Early Help services for parenting classes. Additionally, we provided her with budgeting and financial planning advice to strengthen her financial stability.

The Impact Of Our Support

Thanks to the hard work of our team and the generosity of our funders, Janet's life is on a brighter path:

- Her Debt Relief Order was approved, giving her the freedom to start fresh, debt-free.
- Her DLA application is underway, and we're standing by to help her secure any additional benefits she may be entitled to.
- Janet now feels more empowered and optimistic about her future. She has joined our employability support program and is exploring adult learning courses to develop new skills and improve her job prospects.
- Janet told us she feels like a weight has been lifted. With her financial situation under control and access to vital resources, she's finding hope and stability for herself and her children.

Name has been changed to protect privacy.

The Impact we made in 2023/24

It is impossible to put a financial value on everything we do - but where we can, we have. We have used a Treasury-approved model to do this. From our management information, we have also separately considered the financial benefits to the people we help.

For every £1 invested in our service in 2023/24, we generated:

£11.54 in value to the people we helped. We helped individual clients to achieve individual financial outcomes like getting back-dated benefits, writing-off debts and gaining refunds for consumer issues.
Total for this year £4,053,843
(2022/23: £1,287,181)

£3.29 in savings to government. By helping to reduce payments for out-of-work benefits, evictions, re-housing evicted tenants and less demand on the NHS, it's estimated that **this year we saved local and national government over £4,106,299**
(2022/23: £3,854,580)

£19.28 in public value. When people have fewer problems, they have higher levels of well-being, participation in society and productivity. Our calculation also includes the value of a volunteer-run service. **The total public value for this year was £22,833,531**

(202/23: £15,114,425)

Our value to individuals

We know that problems do not happen in isolation and can have severe consequences. Solving them can stop situations from escalating and help people regain control of their finances or other aspects of their lives. After receiving support from us through a difficult time, people often report improvements to their physical health and mental well-being too.

Our value to this community

If left unsolved, problems do not just affect individuals and their families or friends – they affect the wider community too. By helping to solve them, our work creates considerable value to society. With our unique insight into the challenges people face today, we are able to advocate for changes to government policy and industry practices to make things better for everyone. This year our research and campaigns work included calling for a ban on the forced installation of pre-payment meters, and the cost of school uniforms.

£1,298,357 minimum saving to Halton Borough Council and local housing providers through reducing cases of homelessness and evictions

Over 500 posts **on social media, helping to spread the word about our vital work**

Engagement with local MPs and regular attendance at local meetings and forums to help influence change in unfair practices and policies

9 in 10 people said we "helped them find a way forward"

8 in 10 people said we "resolved their problems"

3 in 5 people we advised said they found it easier to manage day-to-day

FINANCIAL REVIEW

The availability of funding in the charity sector remains difficult in a period of austerity. The charity is focused on providing added value to its funders from a base of sound financial management and ensuring that our services remain relevant to the strategic objectives of stakeholders at local and national level.

The charity is working hard to deliver a cost-effective service that genuinely meets the needs of our clients. It remains a challenging prospect to meet the increasing demand with significantly reduced funding resources.

In the reporting period, the charity had a surplus of £49,337 (2022/23: £5,086) from a total income of £1,296,928 (2022/23: £1,204,364) and expenditure of £1,247,591 (2022/23: £1,199,278).

At the year end the charity's total funds stand at £936,010 (2022/23: £886,673) of which £738,028 (2022/23: £680,800) is unrestricted and £197,982 (2022/23: £205,873) is restricted. Of the unrestricted funds, £260,000 has been allocated for contingencies should the need arise (e.g. contractual commitments, building work, etc. (for more details see note 19 to the accounts).

Principal Funding Sources

The total income for the year of £1,296,928 represents a net increase of £92,564 compared to 2022/23. The trustees extend their sincere gratitude to Halton BC and NHS One Halton who supported the key (core) operating capacity of the charity in 2023/24.

Project specific funding was gratefully received from:

- **Halton BC's Public Health Department** (to provide targeted support for people with poor mental health),
- **Halton BC's Children's Services** and **The Henry Smith Charity** (for targeted support for families with young children),
- the **Money Advice & Pensions Service** (in support of money advice, particularly face-to-face advice)
- **Windmill Hill Big Local** (for targeted support for residents of Windmill Hill), and

Through **The Women's Organisation** we also secured European Social Fund & then UK Shared Prosperity Fund (UKSPF) funding for a number of projects (running up to March 2024) offering information, advice, financial literacy and employability support. Now that the UK has left the European Union we know this source of income has stopped. Whilst the UK Government has released more UK Shared Prosperity Fund (to replace EU structural funding) it is 50% less what we were getting from the EU.

Investment Policy

As required in its Memorandum, paragraph 3.19, in furtherance of its objects, and for no other purposes, the Company has the power to invest or deposit funds in any lawful manner (but to invest only after obtaining professional advice and having regard to the suitability of investments and the need for diversification).

Reserves Policy

The reserves policy is reviewed every year and approved and adjusted. Reserves are required largely due to the fact that Citizens Advice Halton receives most of its income quarterly in arrears and requires sufficient funds for cash flow purposes. There is also the need to make provision for statutory, contractual or other liabilities.

In addition, certain unrestricted designated reserves are required for specific projects (e.g. office relocation) and activities and capital investments that span two or more financial years. These funds are set aside at the discretion of the Board and may be returned to general reserves when a project is completed. There is also a need to hold in reserve funds for which the donor has specified a specific purpose, these are classified as restricted funds and may be repayable should targets not be met. Taking all these factors into account trustees have historically aimed to maintain a reserves fund of 5-6 months operating costs.

Going Concern

After making further appropriate enquiries, the trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

FUTURE PLANS

Developing a sustainable service that meets the needs of our clients remains a priority of the Trustee Board for 2024/25. The charity will build on the work completed in the previous financial year to develop diversified funding streams to increase our sustainability and enable us to build a diverse service that is responsive to client needs.

The charity will continue to work to ensure that it delivers a cost-effective service, meaning that we are not only offering value for money to our existing funders but that we have a viable offer, whilst never compromising on the high-quality service that our clients expect and deserve.

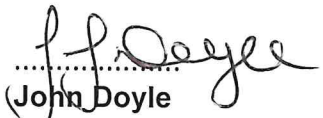
Having reviewed the risks the charity are facing the trustees have invested resource in funding a bid writer to enable us to increase the number of funding bids submitted and to build our capacity in this area.

During the year 2024/25 we will improve our internal monitoring mechanisms ensuring that we have a clear understanding of each element of the service. This will ensure that we are achieving as much as we can possibly achieve and delivering an excellent service to our clients and our funders, and that we can also understand our business offer and can market our service accordingly.

Small Company Provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The annual report was approved by the trustees of the charity on 12th December 2024 and signed on its behalf by



John Doyle
Treasurer & Trustee

STATEMENT OF TRUSTEES' AND DIRECTORS' RESPONSIBILITIES

The trustees and directors are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company and charity law require the trustees and directors to prepare financial statements for each financial year. Under that law, the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Company law requires that the trustees and directors must not approve the financial statements unless they give a true and fair view of the state of affairs of the company and of the surplus or deficit of the charitable company for that period. In preparing those financial statements, the trustees are required to:

a. select suitable accounting policies and then apply them consistently;

b. make judgements and estimates that are reasonable and prudent;

c. state whether applicable accounting standards have been followed subject to any material departures disclosed and explored in the financial statements;

d. prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business;

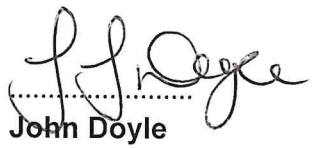
e. that the trustees and directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the charity and that enables them to ensure that the financial statements comply with the Companies Act;

f. that the trustees and directors are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities; and that,

where appropriate the trustees and directors are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website.

In preparing this report, the trustees have taken advantage of the small company's exemptions provided by section 415A of the Companies Act 2006.

Approved by the trustees of the charity on 12th December 2024 and signed on its behalf by:



John Doyle
Treasurer & Trustee

Independent Auditor's Report to the Trustees of Citizens Advice Halton

Opinion

We have audited the financial statements of Halton Citizens Advice Bureau (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of the sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company;
- we assessed the extent of compliance with the laws and regulations through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;

- tested journal entries to identify unusual transactions;

- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and

- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;

- reading the minutes of meetings of those charged with governance;

- enquiring of management as to actual and potential litigation and claims; and

- reviewing correspondence with HMRC, relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our

conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

AGP Chartered Accountants are eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

AGP Chartered Accountants & statutory auditor

Sycamore House
Sutton Quays Business Park
Sutton Weaver
Runcorn
Cheshire
WA7 3EH

12 DECEMBER 2024

STATEMENT OF FINANCIAL ACTIVITIES

(INCORPORATING INCOME AND EXPENDITURE REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

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

The notes on pages 28-43 form part of these financial statements.

	Note	2024 Unrestricted funds £	2024 Restricted funds £	2024 **Total funds** £	2023 Total funds £
Income and endowments					
Donations and legacies	**5**	511	–	511	20,305
Charitable activities	**6**	149,235	1,127,384	1,276,619	1,158,761
Investment income	**7**	1,111	–	1,111	388
Other income	**8**	18,687	–	18,687	24,910
Total income		169,544	1,127,384	1,296,928	1,204,364
Expenditure					
Expenditure on charitable activities	**9,10**	220,603	1,026,988	1,247,591	1,199,278
Total expenditure		220,603	1,026,988	1,247,591	1,199,278
Net income		(51,059)	100,396	49,337	5,086
Transfers between funds		108,287	(108,287)	–	–
Net movement in funds		57,228	(7,891)	49,337	5,086
Reconciliation of funds					
Total funds brought forward		680,800	205,873	886,673	881,587
Total funds carried forward		738,028	197,982	936,010	886,673

STATEMENT OF FINANCIAL POSITION AT 31 MARCH 2024 - BALANCE SHEET

For the year ending 31 March 2024 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on

12th December 2024, and are signed on behalf of the board by:

John Doyle
Treasurer & Trustee

	31-Mar-24		
	Note	2024 £	2023 £
Fixed assets			
Tangible fixed assets	15	38,527	57,527
Current assets			
Debtors	16	49,878	76,595
Cash at bank and in hand		1,063,168	882,396
		1,113,046	958,991
Creditors: amounts falling due within one year	17	215,563	129,845
Net current assets		897,483	829,146
Total assets less current liabilities		936,010	886,673
Net assets		936,010	886,673
Funds of the charity			
Restricted funds		197,982	205,873
Unrestricted funds		738,028	680,800
Total charity funds	19	936,010	886,673

The notes on pages 28-43 form part of these financial statements.

STATEMENT OF CASH FLOWS AT 31 MARCH 2024

	2024	2023
	£	£
Cash flows from operating activities		
Net income	49,337	5,086
Adjustments for:		
Depreciation of tangible fixed assets	19,000	19,000
Other interest receivable and similar income	(1,111)	(388)
Accrued expenses	99,484	17,500
Changes in:		
Trade and other debtors	26,717	99,803
Trade and other creditors	(13,766)	(740)
Cash generated from operations	179,661	140,261
Interest received	1,111	388
Net cash from operating activities	180,772	140,649
Net increase in cash and cash equivalents	180,772	140,649
Cash and cash equivalents at beginning of year	882,396	741,747
Cash and cash equivalents at end of year	1,063,168	882,396

The notes on pages 28-43 form part of these financial statements.

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

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Unit 3 Victoria Building, Lugsdale Road, Widnes, Cheshire, WA8 6DJ.

2. Statement of compliance

The financial statements of the charitable company, which is a public benefit entity, have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

The trustees consider there are no material uncertainties about the charity's ability to continue as a going concern.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives of the company at the discretion of the trustees.

Designated funds are unrestricted funds earmarked by the trustees for a particular purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors, or which have been raised by the company for

3. Accounting policies (continued)

specific purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

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.

Incoming resources

All income is recognised in the Statement of Financial Activities (SOFA) once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

Voluntary income is received by way of grants (including Government grants), donations and gifts, including gift aid where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, is accounted for when it is probable that the income will be received and the amount can be measured reliably and it is not deferred.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure includes those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them. All costs have been allocated to activity cost categories on a basis consistent with the use of resources.

Support costs include all those overhead costs of office accommodation, utility services and other services and costs which support the charity's activities. Also the costs of meeting the constitutional and statutory requirements of the charity and costs linked to the strategic management of the charity.

Operating leases

The charity classifies leases of property and printing and telecommunications equipment as operating leases; the title to the property and equipment remains with the lessor. Rental charges are expensed on a straight line basis over the term of the lease.

3. Accounting policies (continued)

Tangible fixed assets and depreciation

Tangible fixed assets for use by the charity are stated at cost or, in cases where fixed assets have been donated, at valuation at time of acquisition, less depreciation. The cost of minor additions or those costing below £15,000 are not capitalised.

Furniture and equipment is written off on a straight-line basis over an estimated useful life of four years.

Computer equipment is written off on a straight-line basis over an estimated useful life of four years.

Improvement to leasehold property is depreciated on a straight line basis over the duration of the lease or the first Landlord's break clause.

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.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at the carrying value.

Defined contribution plans

The charitable company enrols staff in a defined contribution pension scheme. Contributions payable to the charitable company's 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.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

4. Limited by guarantee

The company is limited by guarantee and does not have a share capital. The liability of the members is limited in the event of the company being wound up to such amount as may be required not exceeding one pound.

5. Donations and legacies

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Donations				
Donations	511	511	20,305	20,305

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Grant income	149,235	1,127,384	1,276,619

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023** £
Grant income	262,315	896,446	1,158,761

7. Investment income

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	**Total Funds 2023** £
Bank interest receivable	1,111	1,111	388	388

8. Other income

	Unrestricted Funds	**Total Funds 2024**	Unrestricted Funds	**Total Funds 2023**
	£	£	£	£
	18,687	18,687	24,910	24,910

9. Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	**Total Funds 2024**
	£	£	**£**
Advice and information services	203,308	872,920	1,076,228
Support costs	17,295	154,068	171,363
	220,603	1,026,988	1,247,591

	Unrestricted Funds	Restricted Funds	**Total Funds 2023**
	£	£	£
Advice and information services	215,237	791,141	1,006,378
Support costs	37,473	155,427	192,900
	252,710	946,568	1,199,278

Support costs are shared overhead costs, shared on the basis of staff FTEs.

10. Expenditure on charitable activities by activity type

	Activities Undertaken directly	Support Costs	**Total Funds 2024**	Total Funds 2023
	£	£	£	£
Advice and information services	1,076,228	161,209	1,237,437	1,189,133
Governance costs	–	10,154	10,154	10,145
	1,076,228	171,363	1,247,591	1,199,278

11. Analysis of support costs

	Support Costs	**Total 2024**	Total 2023
	£	£	£
Staff costs	10,676	10,676	9,000
Governance costs	10,154	10,154	10,145
Other support costs	150,533	150,533	173,755
	171,363	171,363	192,900

12. Auditors remuneration

	2024	2023
	£	£
Fees payable for the audit of the financial statements	5,400	5,040

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:	2024	2023
	£	£
Wages and salaries	871,646	882,763
Social security costs	70,968	68,316
Employer contributions to pension plans	28,274	26,891
	970,888	977,970

The average head count of employees during the year was 32 (2023: 36).

1 employee received remuneration of more than £60,000.

The charity considers its key management personnel comprise the trustees and the chief executive. Total emoluments, including pension contributions, of the key management personnel were £173,030 (2023: £164,566)

14. Trustee remuneration and expenses

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

No expenses were reimbursed to trustees during the year, save relevant membership fees (2023: £nil).

15. Tangible fixed assets

	Improve-ment to leasehold property £
Cost	
At 1 April 2023 and 31 March 2024	95,546
Depreciation	
At 1 April 2023	38,019
Charge for the year	19,000
At 31 March 2024	57,019
Carrying amount	
At 31 March 2024	38,527
At 31 March 2023	57,527

16. Debtors

	2024	2023
	£	£
Trade debtors	29,537	24,537
Prepayments and accrued income	20,326	49,299
Other debtors	15	2,759
	49,878	76,595

17. Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	1,611	18,588
Accruals and deferred income	138,112	38,628
Other creditors	75,840	72,629
	215,563	129,845

Deferred income is included within accruals and deferred income and relates to grants received in advance which the donor has specified must be used in future accounting periods. The movement on deferred income is show below:

	2024	2023
	£	£
Opening balance	15,000	-
Movement in the year	84,900	15,000
Closing balance	99,900	15,000

18. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £28,274 (2023: £26,891).

The charitable company enrols staff in a defined contribution pension scheme administered by either Aviva or National Employment Savings Trust under auto-enrolment regulations.

19. Analysis of charitable funds

Unrestricted funds

	At 01-Apr-23	Income	Expenditure	Transfers	**At 31-Mar-24**
	£	£	£	£	£
General funds	420,800	169,544	(220,603)	108,287	478,028
Designated funds:					
Contractual commitments	120,000	-	-	-	120,000
Premises refurbishments	100,000	-	-	-	100,000
Equipment	10,000	-	-	-	10,000
Development	30,000	-	-	-	30,000
	680,800	169,544	(220,603)	108,287	738,028

	At 01-Apr-22	Income	Expenditure	Transfers	**At 31-Mar-23**
	£	£	£	£	£
General funds	362,994	307,918	(252,710)	2,598	420,800
Designated funds:					
Contractual commitments	120,000	-	-	-	120,000
Premises refurbishments	100,000	-	-	-	100,000
Equipment	10,000	-	-	-	10,000
Development	30,000	-	-	-	30,000
	622,994	307,918	(252,710)	2,598	680,800

Contingency Fund: The purpose of the Contingency Fund is to ensure that we are able to cover our obligations in the event of loss of funding.

19. Analysis of charitable funds (cont.)

Restricted funds	At 01-Apr-23	Income	Expenditure	Transfers	At 31-Mar-24
	£	£	£	£	£
Sure Start	72,450	62,500	(49,201)	-	85,749
NHS Halton CCG – PCT Debt advice	73,374	147,266	(156,276)	-	64,364
Public Health	(198)	18,000	(18,881)	1,079	-
Big Local	7,742	14,166	(18,783)	-	3,125
New Horizons	8,965	51,843	(58,136)	-	2,672
TWO projects	17,873	195,154	(102,602)	(110,425)	-
COVID Debt / HBC Grants	25,667	174,579	(158,174)	-	42,072
Money Advice Project	-	300,794	(300,619)	(175)	-
Citizens Advice Energy	-	20,212	(20,263)	51	-
Citizens Advice Remote Access	-	31,125	(31,411)	286	-
Citizens Advice Cost of Living	-	15,000	(15,000)	-	-
Henry Smith	-	60,750	(60,776)	26	-
NHS Merseycare	-	20,000	(20,709)	709	-
UK Shared Prosperity	-	9,995	(9,857)	(138)	-
Community Foundation for Lancashire	-	6,000	(6,300)	300	-
	205,873	1,127,384	(1,026,988)	(108,287)	197,982

	At 01-Apr-22	Income	Expenditure	Transfers	At 31-Mar-23
	£	£	£	£	£
Sure Start	72,450	-	-	-	72,450
NHS Halton CCG – PCT Debt advice	107,083	144,662	(178,371)	-	73,374
Public Health	6,680	18,000	(24,878)	-	(198)
Big Local	19,298	11,666	(23,222)	-	7,742
New Horizons	8,977	39,257	(39,269)	-	8,965
TWO projects	11,200	205,915	(199,242)	-	17,873
COVID Debt	32,905	71,500	(78,738)	-	25,667
Cancer Awareness		13,000	(13,006)	6	-
Comm Justice Foundation		14,672	(15,633)	961	-
Henry Smith		80,850	(81,326)	476	-
Warrington VA		15,000	(15,286)	286	-
MAPS		261,454	(256,560)	(4,894)	-
United Utilities		15,470	(16,037)	567	-
LCR Fund		5,000	(5,000)	-	-
	258,593	896,446	(946,568)	(2,598)	205,873

19. Analysis of charitable funds (continued)

Transfers between funds: Any restricted funds that have overspent and are in deficit are supported by core funding by means of a transfer between funds.

Purpose of restricted funds:

Sure Start – This funding allows us to provide information advice and support to parents with young children, including employability support and volunteer training. The funder has allowed us to roll the money over for future years.

NHS Halton CCG – PCT Debt Advice – This funding stream relates to grants and contracts we have secured to provide an accessible information, advice, and casework services at sites in both Widnes and Runcorn. As well as debt advice, this project also ensures advice is available in other areas of social welfare law (e.g. welfare benefits, employment rights, housing, and homelessness) which research has shown to often be a precursor to debt problems.

Money Advice Services – This funding stream relates to contracts to provide a Financial Conduct Authority (FCA) regulated and Institute of Money Advice (IMA) accredited 'specialist casework' money advice service.

Public Health – This grant is for an integrated 'advice, advocacy and financial capability' service for people with (or at risk of) a mental illness and who need support to learn how to maximise and manage their household incomes.

Big Local – This grant was for the provision of an integrated financial capability and social welfare law advice service to the people of Windmill Hill ward (Runcorn), which is rated one of the most deprived wards in the country.

Henry Smith – This project allowed us to provide information, advice, advocacy, and support to parents with young children.

New Horizons – This is an ESF funded project (via the Women's Organisation) which supports unemployed and economically inactive people to participate in financial capability training, improve their skills and ultimately improve their ability to move closer to, if not actually into, paid employment.

TWO projects – We have a number of ESF funded projects which are funded via The Womens Organisation. These are:-

- **Building Better Opportunities –** a financial literacy and employability support project
- **Directions –** a volunteering and employability support project
- **Advice Skills Academy –** a training project to enhance the skills and career prospects of our staff

19. Analysis of charitable funds (continued)

Covid debt – This grant is for the provision of general advice and specialist debt advice to people struggling with the economic impact of COVID.

Other – Throughout the year we receive smaller grants/payments (for small discrete pieces of work to provide placements for unemployed people, etc) which do not require a whole new project infrastructure to be put in place.

HBC grants – Throughout the course of the year we secured a number of contracts from Halton BC to provide targeted support and advice. These were all awarded to help the Halton BC meets its statutory duties e.g. to distribute Household Support Funds (e.g. fuel, food and other charitable grants), to support people at risk of homelessness and preventing the need for more costly emergency accommodation, support independent financial resilience and reduce the need for more costly intervention by Social Services.

NHS Merseycare – This was a one-off contract to provide a fast-track information and advice service to patients referred from their Life Rooms service.

UK Shared Prosperity – This was a one-off capital grant for new IT equipment to enhance our digital offer e.g. iPad internet kiosks

Community Foundation for Lancashire – This was a one-off grant to provide digital skills training and support to refugees and asylum seekers.

20. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	**Total Funds 2024**
	£	£	£
Tangible fixed assets	38,527	–	38,527
Current assets	915,064	197,982	1,113,046
Creditors less than 1 year	(215,563)	–	(215,563)
Net assets	738,028	197,982	936,010

	Unrestricted Funds	Restricted Funds	**Total Funds 2023**
	£	£	£
Tangible fixed assets	57,527	–	57,527
Current assets	753,118	205,873	958,991
Creditors less than 1 year	(129,845)	–	(129,845)
Net assets	680,800	205,873	886,673

21. Analysis of changes in net debt

	At 1 Apr 2023	Cash flows	**At 31 Mar 2024**
	£	£	**£**
Cash at bank and in hand	882,396	180,772	1,063,168

22. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2024	2023
	£	£
Not later than 1 year	65,420	63,908
Later than 1 year and not later than 5 years	225,148	225,805
Later than 5 years	108,893	164,257
	399,461	453,970

Lease payments recognised as an expense during the year amounted to £64,929.

23. Related parties

There were related party transactions between Citizens Advice Halton and Citizens Advice (National Association of Citizens Advice Bureaux) during the year.

The charity paid £14,999 to Citizens Advice in membership fees and to cover the cost of insurance, financial support, and information services (2023: £13,177).

As at the year, an amount of £960 was due by the charity to Citizens Advice (2023: £816).

24. 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.

25. Going concern

As at 31 March 2024, the charity had unrestricted free reserves totalling £699,501 (excl. fixed assets). The Board has decided that the charity should hold unrestricted reserves of at least

£500K, which is based on between 5-6 months anticipated running costs for 2024/25.

Following risk assessments and cash flow exercises undertaken, the Trustees consider it appropriate to prepare the financial statements on a going concern basis.

26. Ethical standards

In common with many other charities of our size and nature we use our auditors to assist with the preparation of the financial statements.

HALTON CITIZENS ADVICE BUREAU

England & Wales - Charity number 1118300

Accounts

COMPANY REGISTRATION NUMBER: 05346702
CHARITY REGISTRATION NUMBER: 1118300

Halton Citizens Advice Bureau

Company Limited by Guarantee

Financial Statements

31 March 2023

AGP
Chartered Accountants & statutory auditor
Sycamore House
Sutton Quays Business Park
Sutton Weaver
Runcorn
Cheshire
WA7 3EH

Halton Citizens Advice Bureau

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2023

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Halton Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2023

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2023.

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 2015).

Reference and administrative details

Registered charity name	Halton Citizens Advice Bureau (also known as Citizens Advice Halton)
Charity registration number	1118300
Company registration number	05346702
Authorised & regulated by the Financial Conduct Authority FRN	617620
Principal office and registered office	Unit 3 Victoria Building Lugsdale Road Widnes Cheshire WA8 6DJ

The trustees

Mr R MacKenzie	Chair
Mr P Lunio	Vice-Chair
Mr J Doyle *	Treasurer
Mr A Gibbs	
Mr G Hawker	
Mr P Lloyd-Jones *	
Mr C Mba	(Appointed 29 March 2023)
Ms Isabelle Shankar	(Appointed 29 March 2023)
Ms Lisa Driscoll	(Appointed 29 March 2023)
Ms Claire Pentin *	(Appointed 29 March 2023)
Mrs S Johnson-Griffiths	(Resigned 29 July 2022)
Ms S Semoff	(Resigned 3 December 2022)
Mr J Horsfall	(Resigned 13 April 2023)

* denotes member of the finance committee

Company secretary	Hitesh Patel
Senior management team	Hitesh Patel – Chief Executive Officer Dave Oakey – Service Manager (General Advice) Jo Jones – Service Manager (Wellbeing & Targeted Advice) Liz Reed – Service Manager (Employability & Fund Raising) Chris Sutton – Service Manager (Specialist Advice)

Reference and administrative details *(continued)*

Bankers	Unity Trust Bank plc, Nine Brindley Place, Birmingham, B1 2HB
	NatWest plc, Widnes Branch, 146 Widnes Road, Widnes, WA8 6B
Auditors	AGP Chartered Accountants Sycamore House, Sutton Quays Business Park, Sutton Weaver Runcorn, Cheshire, WA7 3EH
Solicitors	Butcher & Barlow LLP 66 High Street, Runcorn, WA7 1AW

Structure, governance and management

Governing document

A recent search of the National Archives has identified that the first Citizens Advice Bureau in Halton, was established in Runcorn, in October 1939 at the outset of the Second World War. It merged with Widnes Citizens Advice Bureau in 1996 to form Halton and District Citizens Advice Bureaux Service and was later incorporated as a private company limited by guarantee on 28 January 2005 and renamed as Halton Citizens Advice Bureau. The company registration number is 5346702. The company is registered with the Charity Commission - registration number 1118300. Following a re-branding exercise by the national Citizens Advice service in 2015 the company now is known as Citizens Advice Halton. The Memorandum and Articles of Association are the governing documents of the charity.

Recruitment and appointment of trustees

The charity is governed through a trustee board. Trustees who have held office during the year are listed on page 1. The Articles of Association provide for a minimum of three and a maximum of fifteen trustees. The trustees meet a minimum of 6 times per year with additional quarterly meetings for the Finance sub-committee and any other Task & Finish Group deemed necessary.

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 trustees who have served during the year can be seen on page 1.

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.

It is acknowledged that the Good Governance Code recommends trustees usually serve no more than 9 years. We have two Trustees who have a longer length of service but after a thorough review (e.g. Trustee Board skills audit, attendance, contribution to the charity's strategic goals, etc.) they have been asked to stay on the Board because of their specialist knowledge of; Local Government, Equality & Diversity, and local partnership development. There remains five vacancies on the Board and we are actively trying to recruit trustees with specialist knowledge in: Legal knowledge and Digital Marketing/Public Relations.

The organisation is co-ordinated from its office in Widnes.

Structure, governance and management *(continued)*

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.

Organisation Structure
Halton Citizens Advice Bureau 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 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.

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 is open to the staff team, trustee board, members, and other stakeholders.

Pay and Remuneration of Key Management Personnel
The trustees consider that the board of trustees and the senior management team (SMT) comprise the key management personnel of the charity. The charity's senior management team's pay is set with reference to published salaries within the Citizens Advice network and local market conditions. Any increases to these salary levels are approved by the trustee board. The chief executive's salary is reviewed and approved by the trustee board separately but in line with the policy set out above.

Key risks and Uncertainties
The trustees, having had consideration to, and being mindful of, the risk factors for the charity identify the following risks:

A. Securing funding to at least maintain (and at best to expand) our service continues to be a serious challenge. We understand that the next few years are critical for us in terms of our sustainability and ultimately our long term survival. The Trustees are taking this risk very seriously and are responding accordingly.
B. With the current cost of living crisis, there is a significant level of unmet demand for our service. If we are to meet stakeholder expectations better, and be able to help many more people it is essential that as well as attracting new investment we also grow our volunteer adviser team. Societal changes mean it is now much harder to attract and then retain suitable volunteers, so there is a risk that it will not be possible to recruit and retain sufficient volunteers.
C. Because of budget constraints we have unfortunately had to reduce the size of supervisory team. This does pose some risk because we operate in a sector that is subject to significant levels of scrutiny and regulatory compliance. It is therefore vital that all our people operate to the highest standards of performance at all times.

Structure, governance and management *(continued)*

Trustees plans and strategies for managing these risks:

A. A fundraising strategy has been developed for the next financial year that broadens our approach to income generation. We are also looking at ways to reduce our operating costs and find efficiency savings, without impacting on our overall effectiveness.
B. We have retained the services of a dedicated Volunteer Training Officer to ensure we have capacity to recruit and train up volunteers.
C. We regularly review our service delivery model and our Performance and Organisational Behaviour Frameworks to ensure our systems are effective and efficient and our people have the skills, tools and operating environment to thrive. We are also exploring the use of AI and other technological advancements to enable people, if they so choose, to help themselves do so.

Factors that are likely to affect the financial performance or position in 2023/24 and further years:

- The service is reliant on core funding from the public sector which is subject to volatile and uncertain economic conditions.
- Core funding is currently received from the Halton BC and NHS Halton CCG in the form of a grant. Halton BC is having to make significant cuts in services and NHS Integrated Care Partnerships is still grappling with the competing pressure of funding clinical interventions or funding non-clinical preventative interventions, of the type delivered by the voluntary sector.
- The political environment remains uncertain, the impact of key national developments (e.g. how the UK Shared Prosperity Fund might replace the European Social Fund) is still very much an 'unknown quantity' but has the potential to impact on our service delivery model.
- An increase in competition in an ever-changing voluntary sector marketplace - we know that the voluntary sector is becoming a much more competitive sector, particularly as funding becomes ever harder to access, as a result we are seeing organisations diversifying their service offer and moving further towards our 'core market'.

Objectives and activities

Objects

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 (but not limited to) the whole community of Halton and its surrounding areas ("the area of benefit") by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The charity's objects are defined as above. Our aims are:

- To provide the advice people need for the problems they face, and
- To improve the policies and practices that affect people's lives.

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 Halton, the local office focuses its activities on the towns of Widnes and Runcorn and surrounds.

The charity has developed its own Mission Statement to reflect more accurately its purpose and role:

Citizens Advice Halton will use all the resources available to it, its experience, knowledge and influence, to ensure that every citizen who seeks advice or assistance, receives, free, confidential, impartial, appropriate and effective help for the benefit of the individual and the wider community.

Objectives and activities *(continued)*

Ensuring our work delivers our aims
We review our aims, objectives and activities each year. The annual review seeks to examine our achievements and outcome. Together with the success of individual key projects and the benefits that have been born from them. In carrying out the review we are ensuring that that our aims, objectives and activities are in line with our stated purpose.

Our main objectives for the year have been developing our service so that it really meets the needs of the clients we are trying to support. Key activities have included:

- Making sure our service delivery is cost effective and yet person centred.
- Continually reviewing, and improving where necessary, the quality of the advice we deliver to all our clients.
- Diversifying our approach to funding to minimise the risks associated with holding reduced funding streams.
- Continued partnership working with other organisations to help develop initiatives to improve access to quality advice, information and support services.

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.

Achievements and performance

Advice and Information Services
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;
- the provision of financial capability/literacy services; and
- the provision of implacability support to unemployed/economically inactive people.

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

- Advice Line - The line was covered on a rota basis between the hours of 10.00am and 4.00pm from Monday to Friday. Outside of these times there was an automated advice service 24 hours a day, as well as an option to leave a message.
- Digital Channels - Email.
- Face to face drop in - During the year, we were open 4 days a week. 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.
- Full advice - General and specialist advice through our team of trained advisers and paid staff.
- Information and Self Help.

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

- Specialist debt advice funded by the Money Advice & Pensions Service.
- Specialist welfare benefits advice funded through health commissioning, funded by NHS "One Halton" Integrated Care Partnership
- The provision of dedicated support to vulnerable families with young children, funded by Halton BC and The Henry Smith Charity.

Key Performance Indicators
Citizens Advice Halton has established twelve Key Performance Indicators. They are:

	KPI – these were set pre-COVID	
1.	Maintain fully operating offices in both Widnes and Runcorn.	**MET**
2.	Citizens Advice Halton's telephone advice service will be staffed for a minimum of 20 hours per week, and that callers unable to connect with a telephone operator can leave a message and get a call-back service.	**MET** – We were able to secure some extra funding to maintain our telephone advice team and provide a minimum of 20 hours telephone cover per week. Unfortunately because of the Cost of Living crisis demand for our service is growing at significant rate.
3.	Help in excess of 5,000 service users each year (e.g. clients, attendees at workshops/learning events, recipients of our digital information services, etc.)	**MET** – during 2022/23 we were able to help 7,206 unique clients. (Up from 5,436 in 21/22)
4.	Provide a range of information, advice, advocacy and support services for clients	**MET** – as well our traditional advice service provision we were also able to secure funding for employability support, energy advice and enhanced family support.
5.	Citizens Advice Halton will work to ensure that clients from all communities access services.	**MET** – Our service was still accessible to all communities.
6.	Citizens Advice Halton's advice service will achieve £1million of economic gains for service users.	**MET** – in the year we helped clients gain £2.3mil in additional income (£1.2mil in 2021/22) and also had £2.8mil of debt written off. (£2.6mil in 2021/22)
7.	Help service users reorganise £5million of unmanageable debts	**MET** – in the year we helped service users reorganise £11.7mil of debts (£8.4mil. in 2021/22)
8.	Recruit 20 new volunteers	**MET** – Whilst we recruited 20 new volunteers, because some volunteers moved on (e.g. retired, found paid employment), the actual net impact is that our volunteer team grew by 10.
9.	Comply with all required accreditation schemes (e.g. Advice Quality Standards, Financial Conduct Authority, CitA Membership Scheme)	**MET** – We fully complied with all our accreditation schemes and regulatory frameworks.
10.	Citizens Advice Halton will maintain high customer and high staff satisfaction levels	**MET** – Each year we carry out satisfaction surveys of both our staff/volunteers and also our service users. 89% of clients we surveyed said those surveyed said they would recommend us to others (92% in 2021/22). 94% of staff surveyed said they would recommend us as a place to work or volunteer (97% in 2021/22).

11.	Participate in at least 5 research/campaign exercises in order to help resolve local and national social policy issues.	**MET** – We undertook a major consultation exercise with the public about the Cost of School Uniforms. This report received lots of media attention; we were on BBC Radio Merseyside, BBC North West, and also the Politics Show (North West). We also undertook smaller pieces of work on Gambling Harm, Fuel and Food Poverty, Scams awareness, and Foodbank outreach support.
12.	Complaints will be acknowledged within 5 working days with full response within 20 working days.	**MET** – We received 9 complaints during the financial year (6 received in 2021/22). All were acknowledged and investigated within our target response times.

Contribution of Volunteers and Paid Staff

The charity success could not have been achieved without the hard work and dedication of volunteers and staff. The trustee board and senior management team recognise the tremendous contribution made by the charity's volunteers in advising the public and administering the service without which the service could not operate. Throughout 2022-23 the charity deployed:

- 36 FTE paid workers (2021/22: 33)
- 40 volunteers who donated 7500 hours of their time, worth an estimated £187,500. (2021/22: 33 volunteers, 10,700 hours, £250,000)

Together, they helped us deliver some 21 projects, including the core service (2021/22: 19 projects).

Who used and benefited from our services?

During the reporting year 7,206 clients (2021/22: 5,436) benefited from the services of Citizens Advice Halton generating 59,538 contacts (2021/22: 37,863).

We support people on any issue that they may face. Of the 45,295 issues people sought advice about, our most common enquiry areas are welfare benefits and tax credits and debt advice which makes up 47% of all enquiries.

58% of clients were women. 63% of clients had either a disability or a long-term health condition. 6% were members of a BAME community. Clients of all ages used the service, the youngest being under 18, the oldest being in their 90s.

We helped 1,940 vulnerable households to successfully apply for charitable grants for essential household items (e.g. cooker, ovens, bedding, etc.) and fuel vouchers (2021/22: 662)

In total the service negotiated on £11.7million worth of debt (2021/22: £8.4 million), rescheduling or reducing the debts to make peoples' lives more sustainable. The service generated a total of £5.1 million (2021/22: £3.8 million) in additional income for clients, primarily through our income maximisation work and applications for debt write offs.

CASE STUDY - This is Sam*, just one of the many people we have helped in 2022/23

Background:

Sam lived in a 3-bedroom Registered Social Landlord (RSL) property and had recently won a tribunal case that resulted in a reduction in the rent amount for the property. However, despite the tribunal's decision, the Housing Element of his UC was still under review, causing significant financial strain due to the extra rent he was paying.

Challenges Faced by Sam:

- **Housing Review:** The continuous review of Sam's Housing Element despite the tribunal's decision caused financial hardship and uncertainty.
- **Financial Struggle:** The extra rent payments and ongoing housing review left Sam financially struggling to afford basic necessities, such as food and fuel and was creating a risk of Sam falling into debt
- **Broken Oven:** Sam's told the adviser that his oven had broken meaning he was unable to cook meals. Sam told the adviser that to save money and try to eat healthily he batch cooked food and that being unable to do this was impacting on his overall well-being.
- **Mental Health Concerns:** Sam's told the adviser that due to his situation and constant worry he was experiencing feelings of depression and suicidal thoughts.

Assistance Provided by Halton CA:

- **Food Support:** The adviser provided him with a supermarket voucher to purchase essential groceries.
- **Cooker Grant:** The adviser successfully applied for a grant for a gas cooker to replace the broken one.
- **DWP Escalation:** Adviser contacted the Department for Work and Pensions (DWP) to escalate Sam's case and request the resolution of the housing review issue. Additionally, they sought repayment of any wrongfully deducted funds.
- **Mental Health Support:** Due to concern around Sam's mental health concerns, the adviser made a referral to Think Wellbeing to ensure he receives appropriate and ongoing mental health support.

Outcomes and Impact:

The assistance provided by adviser had significant positive outcomes for Sam:

- **Immediate Relief:** The supermarket voucher and cooker grant provided Sam with much-needed food and the means to prepare meals, alleviating immediate financial stress.
- **Improved Mental Well-being:** The intervention by the adviser and referral to Think Wellbeing resulted in a reduction in Sam's suicidal thoughts. He reported feeling better supported and optimistic about the future.
- **Housing Resolution:** The escalation of Sam's case to DWP resolved the ongoing housing review issue and resulted in a back payment of Universal Credit.

The Impact we made in 2022/23
It is impossible to put a financial value on everything we do - but where we can, we have. We have used a Treasury-approved model to do this. From our management information, we have also separately considered the financial benefits to the people we help.

For every £1 invested in our service in 2022/2023, we generated:

£10.48 in value to the people we helped. We helped individual clients to achieve individual financial outcomes like getting back-dated benefits, writing-off debts and gaining refunds for consumer issues. Total for this year **£12,287,181** (2021/22: £8,100,105)

£3.29 in savings to government. By helping to reduce payments for out-of-work benefits, eviction re-housing evicted tenants and less demand on the NHS, it's estimated that this year we saved local and national government over **£3,854,580** (2021/22: £1,537,211)

£19.28 in public value. When people have fewer problems, they have higher levels of well-being participation in society and productivity. Our calculation also includes the value of a volunteer-rur service. Total public value for this year: **£22,613,660** (2021/22: £15,114,425)

Our value to individuals
We know that problems do not happen in isolation and can have severe consequences. Solving them can stop situations from escalating and help people regain control of their finances or other aspects of their lives. After receiving support from us through a difficult time, people often report improvements to their physical health and mental well-being too.

9 in 10 people said we "helped them find a way forward"

8 in 10 people said we "resolved their problems"

3 in 5 people we advised said they found it easier to manage day-to-day

Our value to this community
If left unsolved, problems do not just affect individuals and their families or friends - they affect the wider community too. By helping to solve them, our work creates considerable value to society. With our unique insight into the challenges people face today, we are able to advocate for changes to government policy and industry practices to make things better for everyone. This year our research and campaigns work included calling for a ban on the forced installation of pre-payment meters, and the cost of school uniforms.

£1,788,905 minimum saving to Halton Borough Council and local housing providers through reducing cases of homelessness and evictions

Over 500 posts **on social media, helping to spread the word about our vital work**

Engagement with local MPs and regular attendance at local meetings and forums to help influen change in unfair practices and policies

Financial review

The availability of funding in the charity sector remains difficult in a period of austerity. The charity is focused on providing added value to its funders from a base of sound financial management and ensuring that our services remain relevant to the strategic objectives of stakeholders at local and national level.

The charity is working hard to deliver a cost-effective service that genuinely meets the needs of our clients. It remains a challenging prospect to meet the increasing demand with significantly reduced funding resources.

In the reporting period, the charity had a surplus of £5,086 (2021/22: deficit £23,613) from a total income of £1,204,364 (2021/22: £1,211,728) and expenditure of £1,199,278 (2021/22: £1,235,341). At the year end the charity's total funds stand at £886,673 (2021/22: £881,587) of which £680,800 (2021/22: £622,994) is unrestricted and £205,873 (2021/22: £258,593) is restricted. Of the unrestricted funds, £260,000 has been allocated for contingencies should the need arise (e.g. contractual commitments, building work, etc. (for more details see note 21 to the accounts).

Principal Funding Sources

The total income for the year of £1,204,365 represents a net decrease of £7,363 compared to 2021/22. The trustees extend their sincere gratitude to Halton BC and NHS One Halton who continue to support the key (core) operating capacity of the charity.

Project specific funding was gratefully received from: Halton BC's Public Health Department and United Utilities Trust Fund (to provide targeted support for people with poor mental health), Halton BC's Children's Services and The Henry Smith Charity (for targeted support for families with young children), the Money Advice & Pensions Service (in support of money advice, particularly face-to-face advice) and Windmill Hill Big Local (for targeted support for residents of Windmill Hill).

We also received European Social Fund funding for a number of projects (running up to October 2023) offering information, advice, financial literacy and employability support. Now that the UK has left the European Union we know this source of income will stop. The UK Government is slowly releasing more details about the UK Shared Prosperity Fund (to replace EU structural funding). We are now gradually accessing, but it currently represents around 10% of what we were getting from the EU.

Investment policy

As required in its Memorandum, paragraph 3.19, in furtherance of its objects, and for no other purposes, the Company has the power to invest or deposit funds in any lawful manner (but to invest only after obtaining professional advice and having regard to the suitability of investments and the need for diversification).

Reserves policy

The reserves policy is reviewed every year and approved and adjusted. Reserves are required largely due to the fact that Citizens Advice Halton receives most of its income quarterly in arrears and requires sufficient funds for cash flow purposes. There is also the need to make provision for statutory, contractual or other liabilities. In addition, certain unrestricted designated reserves are required for specific projects (e.g. office relocation) and activities and capital investments that span two or more financial years. These funds are set aside at the discretion of the Board and may be returned to general reserves when a project is completed. There is also a need to hold in reserve funds for which the donor has specified a specific purpose, these are classified as restricted funds and may be repayable should targets not be met. Taking all these factors into account trustees have historically aimed to maintain a reserves fund of 6-12 months operating costs.

Going Concern

After making further appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Plans for future periods

Developing a sustainable service that meets the needs of our clients remains a priority of the trustee board for 2023/24. The charity will build on the work completed in the previous financial year to develop diversified funding streams to increase our sustainability and enable us to build a diverse service that is responsive to client needs.

The charity will continue to work to ensure that it delivers a cost-effective service, meaning that we are not only offering value for money to our existing funders but that we have a viable offer, whilst never compromising on the high-quality service that our clients expect and deserve.

Having reviewed the risks the charity are facing the trustees have invested resource in funding a bid writer to enable us to increase the number of funding bids submitted and to build our capacity in this area.

During the year 2023/24 we will improve our internal monitoring mechanisms ensuring that we have a clear understanding of each element of the service, the benefits of that are many - we can ensure that we are achieving as much as we can possibly achieve and delivering an excellent service to our clients and our funders, and we can also understand our business offer and can market our service accordingly.

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

In preparing these financial statements, the trustees are required to:

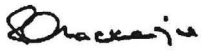
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 15th December 2023 and signed on behalf of the board of trustees by:



Mr R MacKenzie
Trustee

Halton Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Trustees of Halton Citizens Advice Bureau

Year ended 31 March 2023

Opinion

We have audited the financial statements of Halton Citizens Advice Bureau (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note 27 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

• the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;

• we identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of the sector;

• we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company;

• we assessed the extent of compliance with the laws and regulations through making enquiries of management and inspecting legal correspondence; and

• identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

• making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and

• considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

• performed analytical procedures to identify any unusual or unexpected relationships;

• tested journal entries to identify unusual transactions;

• assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and

• investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;

- reading the minutes of meetings of those charged with governance;

- enquiring of management as to actual and potential litigation and claims; and

- reviewing correspondence with HMRC, relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

AGP Chartered Accountants are eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

AGP
Chartered Accountants & statutory auditor
Sycamore House
Sutton Quays Business Park
Sutton Weaver
Runcorn
Cheshire
WA7 3EH

15 December 2023

Halton Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2023

	Note	2023 Unrestricted funds £	2023 Restricted funds £	2023 Total funds £	2022 Total funds £
Income and endowments					
Donations and legacies	5	20,305	–	20,305	176
Charitable activities	6	262,315	896,446	1,158,761	1,069,815
Capital projects	7	–	–	–	135,500
Investment income	8	388	–	388	7
Other income	9	24,910	–	24,910	6,230
Total income		307,918	896,446	1,204,364	1,211,728
Expenditure					
Expenditure on charitable activities	10,11	252,710	946,568	1,199,278	1,040,184
Capital projects	13	–	–	–	195,157
Total expenditure		252,710	946,568	1,199,278	1,235,341
Net income/(expenditure)		55,208	(50,122)	5,086	(23,613)
Transfers between funds		2,598	(2,598)	–	–
Net movement in funds		57,806	(52,720)	5,086	(23,613)
Reconciliation of funds					
Total funds brought forward		622,994	258,593	881,587	905,200
Total funds carried forward		680,800	205,873	886,673	881,587

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

The notes on pages 21 to 32 form part of these financial statements.

Halton Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Position

31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible fixed assets	**17**	57,527	76,527
Current assets			
Debtors	**18**	76,595	176,398
Cash at bank and in hand		882,396	741,747
		958,991	918,145
Creditors: amounts falling due within one year	**19**	129,845	113,085
Net current assets		829,146	805,060
Total assets less current liabilities		886,673	881,587
Net assets		886,673	881,587
Funds of the charity			
Restricted funds		205,873	258,593
Unrestricted funds		680,800	622,994
Total charity funds	**21**	886,673	881,587

For the year ending 31 March 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 15th December 2023 and are signed on behalf of the board by:

Mr R MacKenzie
Trustee

The notes on pages 21 to 32 form part of these financial statements.

Halton Citizens Advice Bureau

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 March 2023

	2023 £	2022 £
Cash flows from operating activities		
Net income/(expenditure)	5,086	(23,613)
Adjustments for:		
Depreciation of tangible fixed assets	19,000	19,019
Other interest receivable and similar income	(388)	(7)
Accrued expenses	17,500	6,799
Changes in:		
Trade and other debtors	99,803	(14,443)
Trade and other creditors	(740)	52,682
Cash generated from operations	140,261	40,437
Interest received	388	7
Net cash from operating activities	140,649	40,444
Cash flows from investing activities		
Purchase of tangible assets	–	(95,546)
Net cash used in investing activities	–	(95,546)
Net increase/(decrease) in cash and cash equivalents	140,649	(55,102)
Cash and cash equivalents at beginning of year	741,747	796,849
Cash and cash equivalents at end of year	882,396	741,747

The notes on pages 21 to 32 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Unit 3 Victoria Building, Lugsdale Road, Widnes, Cheshire, WA8 6DJ.

2. Statement of compliance

The financial statements of the charitable company, which is a public benefit entity, have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

The Trustees consider there are no material uncertainties about the charity's ability to continue as a going concern.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

3. Accounting policies *(continued)*

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives of the company at the discretion of the trustees.

Designated funds are unrestricted funds earmarked by the trustees for a particular purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors, or which have been raised by the company for specific purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

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.

Incoming resources

All income is recognised in the Statement of Financial Activities (SOFA) once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

Voluntary income is received by way of grants (including Government grants), donations and gifts, including gift aid where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, is accounted for when it is probable that the income will be received and the amount can be measured reliably and it is not deferred.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure includes those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them. All costs have been allocated to activity cost categories on a basis consistent with the use of resources.

Support costs include all those overhead costs of office accommodation, utility services and other services and costs which support the charity's activities. Also the costs of meeting the constitutional and statutory requirements of the charity and costs linked to the strategic management of the charity.

3. **Accounting policies** *(continued)*

Operating leases

The charity classifies leases of property and printing and telecommunications equipment as operating leases; the title to the property and equipment remains with the lessor. Rental charges are expensed on a straight line basis over the term of the lease.

Tangible fixed assets and depreciation

Tangible fixed assets for use by the charity are stated at cost or, in cases where fixed assets have been donated, at valuation at time of acquisition, less depreciation. The cost of minor additions or those costing below £15,000 are not capitalised. " Furniture and equipment is written off on a straight-line basis over an estimated useful life of four years. " Computer equipment is written off on a straight-line basis over an estimated useful life of four years. " Improvement to leasehold property is depreciated on a straight line basis over the duration of the lease or the first Landlord's break clause.

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.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at the carrying value.

Defined contribution plans

The charitable company enrols staff in a defined contribution pension scheme. Contributions payable to the charitable company's 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.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

4. Limited by guarantee

The company is limited by guarantee and does not have a share capital. The liability of the members is limited in the event of the company being wound up to such amount as may be required not exceeding one pound.

5. Donations and legacies

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Donations				
Donations	20,305	20,305	176	176

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Grant income	262,315	896,446	1,158,761
Other income	–	–	–
	262,315	896,446	1,158,761

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Grant income	214,434	851,909	1,066,343
Other income	1,573	1,899	3,472
	216,007	853,808	1,069,815

7. Capital projects

	Restricted Funds £	**Total Funds 2023 £**	Restricted Funds £	Total Funds 2022 £
Capital projects	–	–	135,500	135,500

8. Investment income

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Bank interest receivable	388	388	7	7

9. Other income

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
HMRC CJRS Grant	–	–	–
Other income	24,910	–	24,910
	24,910	–	24,910

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
HMRC CJRS Grant	1,148	–	1,148
Other income	–	5,082	5,082
	1,148	5,082	6,230

10. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Advice and information services	215,237	791,141	1,006,378
Support costs	37,473	155,427	192,900
	252,710	946,568	1,199,278

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Advice and information services	182,991	718,361	901,352
Support costs	3,555	135,277	138,832
	186,546	853,638	1,040,184

Support costs are shared overhead costs, shared on the basis of staff FTEs.

11. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2023 £**	Total fund 2022 £
Advice and information services	1,006,378	182,755	1,189,133	1,033,326
Governance costs	–	10,145	10,145	6,858
	1,006,378	192,900	1,199,278	1,040,184

12. Analysis of support costs

	Support costs	**Total 2023**	Total 2022
	£	£	£
Staff costs	9,000	9,000	31,300
Governance costs	10,145	10,145	6,858
Other support costs	173,755	173,755	100,674
	192,900	192,900	138,832

13. Capital projects

	Restricted Funds	**Total Funds 2023**	Restricted Funds	Total Funds 2022
	£	£	£	£
Runcorn premises	–	–	195,157	195,157

14. Auditors remuneration

	2023	2022
	£	£
Fees payable for the audit of the financial statements	5,040	4,800

15. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2023	2022
	£	£
Wages and salaries	882,763	848,787
Social security costs	68,316	67,442
Employer contributions to pension plans	26,891	23,900
	977,970	940,129

The average number of full-time equivalent employees during the year was 36 (2022: 34).

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

The charity considers its key management personnel comprise the trustees and the chief executive. Total emoluments, including pension contributions, of the key management personnel were £164,566.

16. Trustee remuneration and expenses

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year (2022: £nil).

No expenses were reimbursed to trustees during the year (2022: £nil).

17. Tangible fixed assets

	Improvements to leasehold property £
Cost	
At 1 April 2022 and 31 March 2023	95,546
Depreciation	
At 1 April 2022	19,019
Charge for the year	19,000
At 31 March 2023	38,019
Carrying amount	
At 31 March 2023	57,527
At 31 March 2022	76,527

18. Debtors

	2023 £	2022 £
Trade debtors	24,537	158,432
Prepayments and accrued income	49,299	17,468
Other debtors	2,759	498
	76,595	176,398

19. Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	18,588	33,134
Accruals and deferred income	38,628	21,128
Other creditors	72,629	58,823
	129,845	113,085

20. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £26,891 (2022: £23,900).

The charitable company enrols staff in a defined contribution pension scheme administered by either Aviva or National Employment Savings Trust under auto-enrolment regulations.

21. Analysis of charitable funds

Unrestricted funds

	At 1 April 22 £	Income £	Expenditure £	Transfers £	**At 31 March 23 £**
General funds	362,994	307,918	(252,710)	2,598	420,800
Designated funds:					
Contractual commitments	120,000	-	-	-	120,000
Premises refurbishments	100,000	-	-	-	100,000
Equipment	10,000	-	-	-	10,000
Development	30,000	-	-	-	30,000
	622,994	307,918	(252,710)	2,598	680,800

	At 1 April 21 £	Income £	Expenditure £	Transfers £	**At 31 March 22 £**
General funds	327,520	217,338	(186,546)	4,682	362,994
Designated funds:					
Contractual commitments	80,000	-	-	40,000	120,000
Premises refurbishments	45,000	-	-	55,000	100,000
Equipment	10,000	-	-	-	10,000
Development	30,000	-	-	-	30,000
Runcorn premises building work	35,000	-	-	(35,000)	-
	527,520	217,338	(186,546)	64,682	622,994

Purpose of designated fund

Contingency Fund: The purpose of the Contingency Fund is to ensure that we are able to cover our obligations in the event of loss of funding.

21. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 April 22 £	Income £	Expenditure £	Transfers £	At 31 March 23 £
Sure Start	72,450	-	-	-	72,450
NHS Halton CCG – PCT debt advice	107,083	144,662	(178,371)	-	73,374
Public Health	6,680	18,000	(24,878)	-	(198)
Big Local	19,298	11,666	(23,222)	-	7,742
New Horizons	8,977	39,257	(39,269)	-	8,965
TWO projects	11,200	205,915	(199,242)	-	17,873
COVID Debt	32,905	71,500	(78,738)	-	25,667
Cancer Awareness	-	13,000	(13,006)	6	-
Comm Justice Foundation	-	14,672	(15,633)	961	-
Henry Smith	-	80,850	(81,326)	476	-
Warrington VA	-	15,000	(15,286)	286	-
MAPS	-	261,454	(256,560)	(4,894)	-
United Utilities	-	15,470	(16,037)	567	-
LCR Fund	-	5,000	(5,000)	-	-
	258,593	896,446	(946,568)	(2,598)	205,873

	At 1 April 21 £	Income £	Expenditure £	Transfers £	At 31 March 22 £
Sure Start	72,450	-	-	-	72,450
NHS Halton CCG – PCT debt advice	116,000	142,244	(151,161)	-	107,083
Money Advice Services	80,212	207,809	(209,702)	(78,319)	-
Santander	4,500	-	(4,500)	-	-
Public Health	11,488	18,000	(22,808)	-	6,680
Big Local	19,312	20,000	(20,014)	-	19,298
EBDX	21,163	-	-	(21,163)	-
GMMAP trainee	6,130	37,015	(43,400)	255	-
United Utilities	(271)	30,943	(30,942)	270	-
Henry Smith	9,875	39,750	(49,722)	97	-
New Horizons	3,702	46,916	(41,641)	-	8,977
HTC F2F and P&W	4,646	24,750	(29,948)	552	-
CitA BEIS grant	22,003	-	(22,814)	811	-
CJF	2,500	-	(2,500)	-	-
Awards for All	3,970	-	(3,970)	-	-
TWO projects	-	236,381	(225,181)	-	11,200
COVID Debt	-	50,000	(17,095)	-	32,905
Other	-	5,082	(5,554)	472	-
Runcorn premises building work	-	135,500	(167,843)	32,343	-
	377,680	994,390	(1,048,795)	(64,682)	258,593

21. Analysis of charitable funds *(continued)*

Transfers between funds
Any restricted funds that have overspent and are in deficit are supported by core funding by means of a transfer between funds.

Purpose of restricted funds:
Sure Start - This funding allows us to provide information advice and support to parents with young children, including employability support and volunteer training. The funder has allowed us to roll the money over for future years.

NHS Halton CCG - PCT Debt Advice - This funding stream relates to grants and contracts we have secured to provide an accessible information, advice, and casework services at sites in both Widnes and Runcorn. As well as debt advice, this project also ensures advice is available in other areas of social welfare law (e.g. welfare benefits, employment rights, housing and homelessness) which research has shown to often be a precursor to debt problems.

Money Advice Services - This funding stream relates to contracts to provide a Financial Conduct Authority (FCA) regulated and Institute of Money Advice (IMA) accredited 'specialist casework' money advice service.

Public Health - This grant is for an integrated 'advice, advocacy and financial capability' service for people with (or at risk of) a mental illness and who need support to learn how to maximise and manage their household incomes.

Big Local - This grant was for the provision of an integrated financial capability and social welfare law advice service to the people of Windmill Hill ward (Runcorn), which is rated one of the most deprived wards in the country.

Henry Smith - This project allowed us to provide information, advice, advocacy, and support to parents with young children.

New Horizons - This is an ESF funded project which supports unemployed and economically inactive people to participate in financial capability training, improve their skills and ultimately improve their ability to move closer to, if not actually into, paid employment.

Community Justice Fund (CJF) - This project allowed us to employ an Employment Law advisor to help us meet growing demand for employment advice from workers finding themselves either unemployed, or furloughed during Covid.

Awards for All - This funding was for ICT equipment and staff time to help us recruit and train up volunteers.

TWO projects - We have a number of ESF funded projects which are funded via The Womens Organisation. These are:-

- Building Better Opportunities - a financial literacy and employability support project
- Directions - a volunteering and employability support project
- Advice Skills Academy - a training project to enhance the skills and career prospects of our staff
- Civil Society Involvement - the CSI project aims to facilitate a healthy exchange of knowledge between 3rd sector organisations involved in European funding and ensure our voice is heard at national level. We attend the Employment, Skills, and Social Inclusions national sub-committees of the UK Growth Programme Board where we work to contribute to and influence discussions around funding post.

21. Analysis of charitable funds *(continued)*

Restricted funds *(continued)*

Covid debt - This grant is for the provision of general advice and specialist debt advice to people struggling with the economic impact of COVID.

Other - Throughout the year we receive smaller grants/payments (for small discreet pieces of work to provide placements for unemployed people, etc) which do not require a whole new project infrastructure to be put in place.

22. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Tangible fixed assets	57,527	–	57,527
Current assets	753,118	205,873	958,991
Creditors less than 1 year	(129,845)	–	(129,845)
Net assets	680,800	205,873	886,673

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	–	76,527	76,527
Current assets	736,079	182,066	918,145
Creditors less than 1 year	(113,085)	–	(113,085)
Net assets	622,994	258,593	881,587

23. Going concern

As at 31 March 2023, the charity had unrestricted free reserves totalling £623,273 (excl. fixed assets). The Board has decided that the charity should hold unrestricted reserves of at least £500K, which is based on between 5-6 months anticipated running costs for 2023/24.

Following risk assessments and cash flow exercises undertaken, the Trustees consider it appropriate to prepare the financial statements on a going concern basis.

24. Analysis of changes in net debt

	At 1 Apr 2022 £	Cash flows £	**At 31 Mar 2023 £**
Cash at bank and in hand	741,747	140,649	882,396

25. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2023	2022
	£	£
Not later than 1 year	63,908	53,053
Later than 1 year and not later than 5 years	225,805	262,327
Later than 5 years	164,257	150,143
	453,970	465,523

26. Related parties

There were related party transactions between Citizens Advice Halton and Citizens Advice (National Association of Citizens Advice Bureaux) during the year.

The charity paid £13,177 to Citizens Advice in membership fees and to cover the cost of insurance, financial support, and information services (2022: £11,113)

An amount of £816 was outstanding to be paid at the year end.

27. Ethical standards

In common with many other charities of our size and nature we use our auditors to assist with the preparation of the financial statements.

HALTON CITIZENS ADVICE BUREAU

England & Wales - Charity number 1118300

Accounts

COMPANY REGISTRATION NUMBER: 05346702
CHARITY REGISTRATION NUMBER: 1118300

Halton Citizens Advice Bureau

Company Limited by Guarantee

Financial Statements

31 March 2022

AGP
Chartered Accountants & statutory auditor
Sycamore House
Sutton Quays Business Park
Sutton Weaver
Runcorn
Cheshire
WA7 3EH

Halton Citizens Advice Bureau

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2022

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Halton Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2022

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2022.

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 2015).

Reference and administrative details

Registered charity name	Halton Citizens Advice Bureau (also known as Citizens Advice Halton)
Charity registration number	1118300
Company registration number	05346702
Authorised & regulated by the Financial Conduct Authority FRN	617620
Principal office and registered office	Unit 3 Victoria Building Lugsdale Road Widnes Cheshire WA8 6DJ

The trustees

Mr R MacKenzie	Chair
Mr P Lunio	Vice-Chair
Mr J Doyle *	Treasurer
Mr A Gibbs	
Mr G Hawker	
Mr J Horsfall	
Mrs S Johnson-Griffiths	(Resigned 29 July 2022)
Mr P Lloyd-Jones *	
Ms S Semoff	
Mr D Allen	(Resigned 27 September 2021)
Mr R Hindley	(Resigned 7 January 2022)
Mr H Cockcroft *	(Resigned 31 March 2022)
Ms C McDonnell *	(Resigned 31 March 2022)

* denotes member of the finance committee

Company secretary	Hitesh Patel
Senior management team	Hitesh Patel – Chief Executive Officer Dave Oakey – Service Manager (General Advice) Jo Jones – Service Manager (Wellbeing & Targeted Advice) Liz Reed – Service Manager (Employability & Fund Raising) Chris Sutton – Service Manager (Specialist Advice)

Reference and administrative details *(continued)*

Bankers	Unity Trust Bank plc, Nine Brindley Place, Birmingham, B1 2HB
	NatWest plc, Widnes Branch, 146 Widnes Road, Widnes, WA8 6B
Auditors	AGP Chartered Accountants Sycamore House, Sutton Quays Business Park, Sutton Weaver Runcorn, Cheshire, WA7 3EH
Solicitors	Butcher & Barlow LLP 66 High Street, Runcorn, WA7 1AW

Structure, governance and management

Governing document

A recent search of the National Archives has identified that the first Citizens Advice Bureau in Halton, was established in Runcorn, in October 1939 at the outset of the Second World War. It merged with Widnes Citizens Advice Bureau in 1996 to form Halton and District Citizens Advice Bureaux Service and was later incorporated as a private company limited by guarantee on 28 January 2005 and renamed as Halton Citizens Advice Bureau. The company registration number is 5346702. The company is registered with the Charity Commission - registration number 1118300. Following a re-branding exercise by the national Citizens Advice service in 2015 the company now is known as Citizens Advice Halton. The Memorandum and Articles of Association are the governing documents of the charity.

Recruitment and appointment of trustees

The charity is governed through a trustee board. Trustees who have held office during the year are listed on page 1. The Articles of Association provide for a minimum of three and a maximum of fifteen trustees. The trustees meet a minimum of 6 times per year with additional quarterly meetings for the Finance sub-committee and any other Task & Finish Group.

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 trustees who have served during the year can be seen on page 1.

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.

It is acknowledged that the Good Governance Code recommends trustees usually serve no more than 9 years. We have two Trustees who have a longer length of service but after a thorough review (e.g. Trustee Board skills audit, attendance, contribution to the charity's strategic goals, etc.) they have been asked to stay on the Board because of their specialist knowledge of; Local Government, Equality & Diversity, and local partnership development. There remains three vacancies on the Board and we are actively trying to recruit trustees with specialist knowledge in: Legal knowledge, HR/Personnel and Digital Marketing/Public Relations.

The organisation is co-ordinated from its office in Widnes.

Structure, governance and management *(continued)*

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.

Organisation Structure
Halton Citizens Advice Bureau 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 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.

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.

Pay and Remuneration of Key Management Personnel
The trustees consider that the board of trustees and the senior management team (SMT) comprise the key management personnel of the charity. The charity's senior management team are all paid in accordance with a published scale of grades used in the voluntary sector. Any increases to these published grades are approved by the trustee board. The chief executive's salary is reviewed and approved by the trustee board separately but in line with the policy set out above.

Structure, governance and management *(continued)*

Key risks and Uncertainties

The trustees have identified the following challenges and areas of strategic risk:

A. Securing funding to at least maintain (and at best to expand) our service continues to be a serious challenge. We understand that the next few years are critical for us in terms of our sustainability and ultimately our long term survival. The Trustees are taking this risk very seriously and are responding accordingly.

B. With the current cost of living crisis, there is a significant level of unmet demand for our service. If we are to better meet stakeholder expectations and be able to help many more people it is essential that as well as attracting new investment we also grow our volunteer adviser team. This is no easy task because societal changes means it is now much harder to attract and then retain suitable volunteers.

C. Because of budget constraints we have unfortunately had to reduce the size of our management team. This does pose some risk because we operate in a sector that is subject to significant levels of scrutiny and regulatory compliance. It is there vital that all our people operate to the highest standards of performance at all times.

Trustees plans and strategies for managing these risks:

A. A fundraising strategy has been developed for the next financial year that broadens our approach to income generation. We are also looking at ways to reduce our operating costs and find efficiency savings, without impacting on our overall effectiveness.

B. We have appointed a dedicated Volunteer Training Officer to increase our capacity to recruit and train up volunteers.

C. We are reviewing our service delivery model and our Performance and Organisational Behaviour Frameworks to ensure our systems are effective and efficient and our people have the skills, tools and operating environment to thrive.

Factors that are likely to affect the financial performance or position in 2022/23 and further years:

- The service is reliant on core funding from the public sector which is subject to volatile and uncertain economic conditions.
- Core funding is currently received from the Halton BC and NHS Halton CCG in the form of a grant. Halton BC is having to make significant cuts in services and NHS Clinical Commissioning Groups have been disbanded in favour of Integrated Care Partnerships with new personnel and new relationships to build.
- The political environment remains uncertain, the impact of key national developments (e.g. how the UK Shared Prosperity Fund might replace the European Social Fund) is still very much an 'unknown quantity' but has the potential to impact on our service delivery model.
- Central Government contracts are being re-tendered and there is a shift from local face-to-face delivery to centralised telephone/digital delivery.
- An increase in competition in an ever changing voluntary sector marketplace - we know that the voluntary sector is becoming a much more competitive sector, particularly as funding becomes ever harder to access, as a result we are seeing organisations diversifying their service offer and moving further towards our 'core market'.

Objectives and activities

Objects

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 (but not limited to) the whole community of Halton and its surrounding areas ("the area of benefit") by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The charity's objects are defined as above. Our aims are:

- To provide the advice people need for the problems they face, and
- To improve the policies and practices that affect people's lives

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

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The annual review seeks to examine our achievements and outcome. Together with the success of individual key projects and the benefits that have been born from them. In carrying out the review we are ensuring that that our aims, objectives and activities are in line with our stated purpose.

Our main objectives for the year have been developing our service so that it really meets the needs of the clients we are trying to support. Key activities have included:

- Making sure our service delivery is cost effective and yet person centred.
- Continually reviewing, and improving where necessary, the quality of the advice we deliver to all our clients.
- Diversifying our approach to funding to minimise the risks associated with holding reduced funding streams.
- Continued partnership working with other organisations to help develop initiatives to improve access to quality advice, information and support services.

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.

Achievements and performance

Advice and Information Services
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;
- the provision of financial capability/literacy services; and
- the provision of employability support to unemployed/economically inactive people.

Despite the ongoing disruption caused by COVID, throughout the year we continued to offer Advice and Information in the following ways:

- Advice Line - The line was covered on a rota basis between the hours of 10.00am and 4.00pm from Monday to Friday. Outside of these times there was an automated advice service 24 hours a day, as well as an option to leave a message.
- Digital Channels - Email, webchat
- Face to face drop in - during the year, when not in lockdown, we were open 4 days a week. And in February 2022 we finally moved into our new Runcorn offices in Runcorn Shopping City. 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.
- Full advice - General and specialist advice through our team of trained advisers and paid staff.
- Information and Self Help.

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

- Specialist debt advice funded by the Money Advice & Pensions Service.
- Specialist welfare benefits advice funded through health commissioning, funded by NHS Halton CCG
- The provision of dedicated support to vulnerable families with young children, funded by Halton BC and The Henry Smith Charity.

Achievements and performance *(continued)*

Key Performance Indicators
Citizens Advice Halton has established twelve Key Performance Indicators. They are:

	KPI – these were set pre-COVID	
1.	Maintain fully operating offices in both Widnes and Runcorn.	**MET** – In February 2022 we were able to open a new purpose built advice centre in Runcorn Shopping City.
2.	Citizens Advice Halton's telephone advice service will be staffed for a minimum of 20 hours per week, and that callers unable to connect with a telephone operator can leave a message and get a call-back service.	**MET** – We were able to secure some extra funding to maintain our telephone advice team and provide a minimum of 20 hours telephone cover per week. Unfortunately because of the Cost of Living crisis demand for our service is growing at significant rate.
3.	Help in excess of 5,000 service users each year (e.g. clients, attendees at workshops/learning events, recipients of our digital information services, etc.)	**MET** – during 2021/22 we were able to help 5,436 unique clients
4.	Provide a range of information, advice, advocacy and support services for clients	**MET** – as well our traditional advice service provision we were also able to secure funding for employability support and enhance family support.
5.	Citizens Advice Halton will work to ensure that clients from all communities access services.	**MET** – Despite lockdown and a move to digital/telephone advice, our service was still accessible to all communities.
6.	Citizens Advice Halton's advice service will achieve £1million of economic gains for service users.	**MET** – in the year we helped clients gain £1.2mil in additional income and also had £2.6mil of debt written off.
7.	Help service users reorganise £5million of unmanageable debts	**MET** – in the year we helped service users reorganise £8.4mil.
8.	Recruit 20 new volunteers	**NOT MET** – Because of COVID restrictions and delays to the opening of our Runcorn office we were only able to recruit 18 new volunteers in 2021-22.

9.	Comply with all required accreditation schemes (e.g. Advice Quality Standards, Financial Conduct Authority, CitA Membership Scheme)	**MET –** We fully complied with all our accreditation schemes and regulatory frameworks.
10.	Citizens Advice Halton will maintain high customer and high staff satisfaction levels	**MET –** Each year we carry out satisfactions surveys of both our staff/volunteers and also our service users. 92% of clients we surveyed said they would recommend us to others. 97% of staff surveyed said they would recommend us as a place to work or volunteer.
11.	Participate in at least 5 research/campaign exercises in order to help resolve local and national social policy issues.	**MET –** Because of the ongoing impact of COVID, the focus on advice provision and setting up our new Runcorn premises, participation in Research & Campaign work was focused on to strategic engagement with local stakeholders around: Feeding Halton Partnership, Affordable Warmth Partnership, Household Support Fund & Fuel poverty, Scams awareness, Foodbank outreach support.
12.	Complaints will be acknowledged within 5 working days with full response within 20 working days.	**MET –** We received 6 complaints during the financial year. All were acknowledged and investigated within our target response times.

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 2021-22 the charity deployed:

- 43 paid workers / 33.5 FTEs, (2020-21: 37 paid workers / 31.5 FTEs); and
- 33 volunteers who donated 10,700 hours of their time, worth an estimated £250,000. (2020/21: 6 volunteers, 2,804 hours, £70,000)

Together, they helped us deliver some 19 projects, including the core service (2020/21: 23 projects).

Achievements and performance *(continued)*

Who used and benefited from our services?

During the reporting year 5,436 clients (2020/21: 5,184) benefited from the services of Citizens Advice Halton generating 37,863 contacts (2020/21: 23,480).

We support people on any issue that they may face. Of the 22,374 issues people sought advice about, our most common enquiry areas are welfare benefits and tax credits and debt advice which makes up 46% of all enquiries.

59% of clients were women. 62% of clients had either a disability or a long-term health condition. 5% were members of a BAME community. Clients of all ages used the service, the youngest being under 18, the oldest being over 94 years old.

We helped 662 vulnerable households to successfully apply for charitable grants for essential household items (e.g. cooker, ovens, bedding, etc.) and fuel vouchers

In total the service negotiated on £8.4 million worth of debt (2020/21: £4.8 million), rescheduling or reducing the debts to make peoples' lives more sustainable. The service generated a total of £3.8 million (2020/21: £4.6 million) in additional income for clients, primarily through our income maximisation work and applications for debt write offs.

Achievements and performance *(continued)*

CASE STUDY - This is Amy*, just one of the many people we have helped in 2021/22

Amy* emailed Citizens Advice Halton for help because she was really struggling and had heard that we could help her apply for a fuel voucher.

We train our advisers to always look beyond the presenting problem and see what has caused the public to ask us for help.

It turned out that, even though Amy's husband was working, Amy herself was unemployed after losing her restaurant job during the pandemic. They were now really struggling to make ends meet and had amassed £12,000 of debts (which included rent arrears).

The family was also struggling because they had 3 very young children, the youngest of whom had autism.

The Citizens Advice team rallied around to help Amy and her family. We were able to issue her with both a Fuel Voucher and also a Food voucher, but we did so much more…

Thanks to our "Sure Start" team (a team who specialise in working with vulnerable families with young children) we have successfully applied for Disability Living Allowance for her child. At the very least this will mean an extra £1,232 for the annual household income (but depending on the severity of the autism could rise to £7,912). PLUS being awarded DLA for a child can open the door to other benefits e.g. Carers Allowance, Blue Badge, increases to Universal Credit, discounted days out.

Thanks to our accredited specialist Money Advice/Debt team, we have helped Amy apply for a Debt Relief Order which will write off all the household debts and give the family a fresh start.

Thanks to our Live Well Spend Well & GROW project (which supports people who are unemployed to; learn new money management and budgeting skills, boost their confidence, and help find paid employment) Amy has now found paid employment, working in a warehouse.

Warehouse work is not for everyone and for Amy it was a means to an end, i.e. to help pay for her home, food and heating. Amy really wanted to improve her employment and career options and was keen to study via distance learning but could not afford a laptop. So the team searched our database of national and local grant making Charities, Trusts and Foundations and successfully persuaded one to award Amy £275 towards a Laptop for her studies.

When we spoke to Amy to notify her of the delivery of the laptop Amy was overwhelmed with the support she had received from Citizens Advice Halton and so relieved. She told us she thought she was never going to get rid of her debts and is now really excited to be starting her new course and hoping to get out of warehouse work.

Achievements and performance *(continued)*

The Impact we made in 2021/22

It is impossible to put a financial value on everything we do - but where we can, we have. We have used a Treasury-approved model to do this. From our management information, we have also separately considered the financial benefits to the people we help.

For every £1 invested in our service in 2021/2022, we generated:

£8.07 in value to the people we helped. We helped individual clients to achieve individual financial outcomes like getting back-dated benefits, writing-off debts and gaining refunds for consumer issues. Total for this year **£8,100,105**

£1.63 in savings to government. By helping to reduce payments for out-of-work benefits, evictions, re-housing evicted tenants and less demand on the NHS, it's estimated that this year we saved local and national government over **£1,537,211**

£15.05 in public value. When people have fewer problems they have higher levels of well-being, participation in society and productivity. Our calculation also includes the value of a volunteer-run service. Total public value for this year: **£15,114,425**

Our value to individuals

We know that problems do not happen in isolation and can have severe consequences. Solving them can stop situations from escalating and help people regain control of their finances or other aspects of their lives. After receiving support from us through a difficult time, people often report improvements to their physical health and mental well-being too.

2 in 3 clients had their problem solved as a result of our advice

3 in 4 people said our advice made them feel less stressed or less depressed

3 in 5 people we advised said they found it easier to manage day-to-day

Our value to this community

If left unsolved, problems do not just affect individuals and their families or friends - they affect the wider community too. By helping to solve them, our work creates considerable value to society. With our unique insight into the challenges people face today, we are able to advocate for changes to government policy and industry practices to make things better for everyone. This year our research and campaigns work included the 'Keep the Uplift' campaign to ask the Government to retain the extra £20 per week given to Universal Credit claimants at the start of the pandemic.

Achievements and performance *(continued)*

£839,078 minimum saving to Halton Borough Council and local housing providers through reducing cases of homelessness

Over 500 posts **on social media, helping to spread the word about our vital work**

Engagement with local MPs and regular attendance at local meetings and forums to help influence change in unfair practices and policies

Factors Affecting the Achievement of Objectives

COVID has again had an impact on our ability to achieve our strategic and contractual objectives.

- Being in lockdown severely impacted on our ability to promote our financial capability and employability support programmes, and take up for these services was very low

- After another year of lockdowns we struggled to recruit and train up new volunteers, although that activity did pick in Quarter 4 as lockdowns were eased and large sections of the population was vaccinated.

A significant amount of management time has to be dedicated to the management of the building of our new Runcorn premises. This meant less time for service re-design and fundraising. The premises finally opened in February 2022 and we are already seeing the benefits of having a new purpose built advice centre in Runcorn.

Financial review

The availability of long-term funding in the charity sector remains difficult in a period of post-COVID austerity and economic uncertainty. The charity is focused on providing added value to its funders from a base of sound financial management and ensuring that our services remain relevant to the strategic objectives of stakeholders at local and national level.

The charity is working hard to deliver a cost-effective service that genuinely meets the needs of our clients. It remains a challenging prospect to meet the ever-increasing demand with significantly reduced funding resources.

In the reporting period, the charity had a deficit of £23,613 (2020/21: surplus £206,234) from a total income of £1,211,728 (2020/21: £1,087,882) and expenditure of £1,235,341 (2020/21: £881,648). At the year end the charity's total funds stand at £881,587 (2020/21: £905,200) of which £622,994 (2020/21: £527,520) is unrestricted and £258,593 (2020/21: £377,680) is restricted. Of the unrestricted funds, £260,000 has been allocated for contingencies should the need arise (e.g. contractual commitments, building work, etc. (for more details see note 21 to the accounts).

Financial review *(continued)*

Principal Funding Sources
The total income for the year of £1,211,728 represents a net increase of £123,846 compared to 2020/21. The trustees extend their sincere gratitude to Halton BC and NHS Halton CCG who continue to support the key (core) operating capacity of the charity.

Project specific funding was gratefully received from: Halton BC's Public Health Department and United Utilities Trust Fund (to provide targeted support for people with poor mental health), Halton BC's Children's Services and The Henry Smith Charity (for targeted support for families with young children), the Money Advice & Pensions Service (in support of money advice, particularly face-to-face advice) and Windmill Hill Big Local (for targeted support for residents of Windmill Hill).

We also received European Social Fund funding for a number of projects (running up to June 2023) offering information, advice, financial literacy and employability support. Now that the UK has left the European Union we know this source of income will stop. The UK Government is slowly releasing more details about the UK Shared Prosperity Fund (to replace EU structural funding) but it is still not clear if tackling inequality and creating economic opportunities for local people will be a priority for this funding stream.

Investment policy
As required in its Memorandum, paragraph 3.19, in furtherance of its objects, and for no other purposes, the Company has the power to invest or deposit funds in any lawful manner (but to invest only after obtaining professional advice and having regard to the suitability of investments and the need for diversification).

Reserves policy
The reserves policy is reviewed every year and approved and adjusted. Reserves are required largely due to the fact that Citizens Advice Halton receives most of its income quarterly in arrears and requires sufficient funds for cash flow purposes. There is also the need to make provision for statutory, contractual or other liabilities. In addition, certain unrestricted designated reserves are required for specific projects (e.g. office relocation) and activities and capital investments that span two or more financial years. These funds are set aside at the discretion of the Board and may be returned to general reserves when a project is completed. There is also a need to hold in reserve funds for which the donor has specified a specific purpose, these are classified as restricted funds and may be repayable should targets not be met. Taking all these factors into account trustees have historically aimed to maintain a reserves fund of 6-12 months operating costs.

Going Concern
After making further appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Plans for future periods

The trustees are grateful to the agencies and individuals who are working so hard to help us provide and maintain an effective and quality assured independent advice service for the people of Halton.

Within the context of the challenging economic environment caused by COVID, BREXIT and now the war in Ukraine the Board is pleased with the efforts of Citizens Advice Halton during the year to deliver the best possible services. It believes that the charity is well managed and would like to commend the exceptional work undertaken by the skilled and committed staff and volunteers.

The future almost certainly means more challenges for Citizens Advice Halton especially in the light of the loss of EU funding and uncertainty over its replacement UK Shared Prosperity Fund, a reduction in funding from central Government, the continued funding pressure on local statutory partners and increased competition for voluntary sector funding e.g. grants. However the board is confident that Citizens Advice Halton will work hard to deliver a comprehensive quality assured, information, advice and advocacy service.

Our key priorities going forward include:

- Continued diversification of our funding streams,
- Growing our volunteer adviser team, and
- Redesigning our service delivery offer

Developing a sustainable service that meets the needs of our clients remains a priority of the trustee board for 2022/23. The charity will build on the work completed in the previous financial year to develop diversified funding streams to increase our sustainability and enable us to build a diverse service that is responsive to client needs.

The charity will continue to work to ensure that it delivers a cost-effective service, meaning that we are not only offering value for money to our existing funders but that we have a viable offer, whilst never compromising on the high quality service that our clients expect and deserve.

During the year 2022/23 we will continue making improvements to our internal monitoring mechanisms ensuring that we have a clear understanding of each element of the service, the benefits of that are many - we can ensure that we are achieving as much as we can possibly achieve and delivering an excellent service to our clients and our funders, and we can also understand our business offer and can market our service accordingly.

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 14th Dec 2022 and signed on behalf of the board of trustees by:

Mr R MacKenzie
Chair of Trustees

Halton Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Trustees of Halton Citizens Advice Bureau

Year ended 31 March 2022

Opinion

We have audited the financial statements of Halton Citizens Advice Bureau (the 'charity') for the year ended 31 March 2022 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note 26 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

• the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;

• we identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of the sector;

• we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company;

• we assessed the extent of compliance with the laws and regulations through making enquiries of management and inspecting legal correspondence; and

• identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

• making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and

• considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

• performed analytical procedures to identify any unusual or unexpected relationships;

• tested journal entries to identify unusual transactions;

• assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and

• investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

AGP Chartered Accountants are eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

AGP
Chartered Accountants & statutory auditor
Sycamore House
Sutton Quays Business Park
Sutton Weaver
Runcorn
Cheshire
WA7 3EH

14 DECEMBER 2022

Halton Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2022

	Note	2022 Unrestricted funds £	2022 Restricted funds £	2022 Total funds £	2021 Total funds £
Income and endowments					
Donations and legacies	5	176	–	176	110
Charitable activities	6	216,007	853,808	1,069,815	1,072,995
Capital projects	7	–	135,500	135,500	–
Investment income	8	7	–	7	26
Other income	9	1,148	5,082	6,230	14,751
Total income		217,338	994,390	1,211,728	1,087,882
Expenditure					
Expenditure on charitable activities	10,11	186,546	853,638	1,040,184	881,648
Capital projects	13	–	195,157	195,157	–
Total expenditure		186,546	1,048,795	1,235,341	881,648
Net (expenditure)/income		30,792	(54,405)	(23,613)	206,234
Transfers between funds		64,682	(64,682)	–	–
Net movement in funds		95,474	(119,087)	(23,613)	206,234
Reconciliation of funds					
Total funds brought forward		527,520	377,680	905,200	698,966
Total funds carried forward		622,994	258,593	881,587	905,200

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

The notes on pages 24 to 37 form part of these financial statements.

Halton Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Position

31 March 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible fixed assets	**17**	76,527	–
Current assets			
Debtors	**18**	176,398	161,955
Cash at bank and in hand		741,747	796,849
		918,145	958,804
Creditors: amounts falling due within one year	**19**	113,085	53,604
Net current assets		805,060	905,200
Total assets less current liabilities		881,587	905,200
Net assets		881,587	905,200
Funds of the charity			
Restricted funds		258,593	377,680
Unrestricted funds		622,994	527,520
Total charity funds	**21**	881,587	905,200

For the year ending 31 March 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 6 DEC 2022, and are signed on behalf of the board by:

Mr R MacKenzie
Trustee & Chair of the Board

Mr J Doyle
Trustee & Treasurer

The notes on pages 24 to 37 form part of these financial statements.

Halton Citizens Advice Bureau

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 March 2022

	2022 £	2021 £
Cash flows from operating activities		
Net (expenditure)/income	(23,613)	206,234
Adjustments for:		
Depreciation of tangible fixed assets	19,019	–
Other interest receivable and similar income	(7)	(26)
Accrued expenses	6,799	1,282
Changes in:		
Trade and other debtors	(14,443)	75,237
Trade and other creditors	52,682	34,387
Cash generated from operations	40,437	317,114
Interest received	7	26
Net cash from operating activities	40,444	317,140
Cash flows from investing activities		
Purchase of tangible assets	(95,546)	–
Net cash used in investing activities	(95,546)	–
Net (decrease)/increase in cash and cash equivalents	(55,102)	317,140
Cash and cash equivalents at beginning of year	796,849	479,709
Cash and cash equivalents at end of year	741,747	796,849

The notes on pages 24 to 37 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Unit 3 Victoria Building, Lugsdale Road, Widnes, Cheshire, WA8 6DJ.

2. Statement of compliance

The financial statements of the charitable company, which is a public benefit entity, have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

As at 31 March 2022, the charity had unrestricted free reserves totalling £546,467 (excl. fixed assets). The Board has decided that the charity should hold unrestricted reserves of at least £500K, which is based on between 5-6 months anticipated running costs for 2022/23. Following risk assessments and cash flow exercises undertaken, the Trustees consider it appropriate to prepare the financial statements on a going concern basis.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives of the company at the discretion of the trustees.

Designated funds are unrestricted funds earmarked by the trustees for a particular purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors, or which have been raised by the company for specific purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

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.

3. **Accounting policies** *(continued)*

Incoming resources

All income is recognised in the Statement of Financial Activities (SOFA) once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donated services and facilities are included at the value to the charity where this can be quantified and is material. The value of services provided by volunteers has not been included in these accounts.

Voluntary income is received by way of grants (including Government grants), donations and gifts, including gift aid where applicable, and is included in full in the statement of financial activities when receivable. Income from grants, where related to performance and specific deliverables, is accounted for when it is probable that the income will be received and the amount can be measured reliably and it is not deferred.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure includes those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. The primary functional activity of the charity is the giving of free and confidential advice to the public. It includes both costs that can be allocated directly to this activity and those costs of an indirect nature necessary to support them. All costs have been allocated to activity cost categories on a basis consistent with the use of resources.

Support costs include all those overhead costs of office accommodation, utility services and other services and costs which support the charity's activities. Also the costs of meeting the constitutional and statutory requirements of the charity and costs linked to the strategic management of the charity.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

3. **Accounting policies** *(continued)*

Tangible fixed assets and depreciation

Tangible fixed assets for use by the charity are stated at cost or, in cases where fixed assets have been donated, at valuation at time of acquisition, less depreciation. The cost of minor additions or those costing below £15,000 are not capitalised.

- Furniture and equipment is written off on a straight-line basis over an estimated useful life of four years.
- Computer equipment is written off on a straight-line basis over an estimated useful life of four years.
- Improvement to leasehold property is depreciated on a straight line basis over the duration of the lease or the first Landlord's break clause.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

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.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at the carrying value.

3. Accounting policies *(continued)*

Defined contribution plans

The charitable company enrols staff in a defined contribution pension scheme. Contributions payable to the charitable company's 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.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

4. Limited by guarantee

The company is limited by guarantee and does not have a share capital. The liability of the members is limited in the event of the company being wound up to such amount as may be required not exceeding one pound.

5. Donations and legacies

	Unrestricted Funds £	**Total Funds 2022 £**	Unrestricted Funds £	Total Funds 2021 £
Donations				
Donations	176	176	110	110

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Grant income	214,434	851,909	1,066,343
Other income	1,573	1,899	3,472
	216,007	853,808	1,069,815

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Grant income	173,448	893,832	1,067,280
Other income	5,715	–	5,715
	179,163	893,832	1,072,995

7. Capital projects

	Restricted Funds £	**Total Funds 2022 £**	Restricted Funds £	Total Funds 2021 £
Capital projects	135,500	135,500	–	–

Capital funding received from Halton Borough Council, Halton Housing, Plus Dane and Onward Homes.

8. Investment income

	Unrestricted Funds £	**Total Funds 2022 £**	Unrestricted Funds £	Total Funds 2021 £
Bank interest receivable	7	7	26	26

9. Other income

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
HMRC CJRS Grant	1,148	–	1,148
Other income	–	5,082	5,082
	1,148	5,082	6,230

9. Other income *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
HMRC CJRS Grant	14,751	–	14,751
Other income	–	–	–
	14,751	–	14,751

10. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Advice and information services	182,991	718,361	901,352
Support costs	3,555	135,277	138,832
	186,546	853,638	1,040,184

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Advice and information services	101,470	766,613	868,083
Support costs	13,565	–	13,565
	115,035	766,613	881,648

Support costs are shared overhead costs, share on the basis of staff FTEs.

11. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2022 £**	Total fund 2021 £
Advice and information services	901,352	131,974	1,033,326	873,991
Governance costs	–	6,858	6,858	7,657
	901,352	138,832	1,040,184	881,648

12. Analysis of support costs

	Support costs £	**Total 2022 £**	Total 2021 £
Staff costs	31,300	31,300	5,908
Governance costs	6,858	6,858	7,657
Other costs	100,674	100,674	–
	138,832	138,832	13,565

13. Capital projects

	Restricted Funds £	**Total Funds 2022 £**	Restricted Funds £	Total Funds 2021 £
Runcorn premises	195,157	195,157	–	–

14. Auditors remuneration

	2022 £	2021 £
Fees payable for the audit of the financial statements	4,800	5,200

15. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2022 £	2021 £
Wages and salaries	848,787	680,614
Social security costs	67,442	50,936
Employer contributions to pension plans	23,900	19,454
	940,129	751,004

The average number of full-time equivalent employees during the year is analysed as follows:

	2022 No.	2021 No.
Number of staff	34	32

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

The charity considers its key management personnel comprise the trustees and the chief executive. Total emoluments, including pension contributions, of the key management personnel were £173,810

16. Trustee remuneration and expenses

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year (2021: £nil).

No expenses were reimbursed to trustees during the year (2021: £nil)

17. Tangible fixed assets

	Improvement to leasehold property £
Cost	
At 1 April 2021	–
Additions	95,546
At 31 March 2022	95,546
Depreciation	
At 1 April 2021	–
Charge for the year	19,019
At 31 March 2022	19,019
Carrying amount	
At 31 March 2022	76,527
At 31 March 2021	–

18. Debtors

	2022 £	2021 £
Trade debtors	158,432	147,463
Prepayments and accrued income	17,468	14,258
Other debtors	498	234
	176,398	161,955

19. Creditors: amounts falling due within one year

	2022 £	2021 £
Trade creditors	33,134	3,190
Accruals and deferred income	21,128	14,329
Other creditors	58,823	36,085
	113,085	53,604

20. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £23,900 (2021: £19,454).

The charitable company enrols staff in a defined contribution pension scheme administered by either Aviva or National Employment Savings Trust under auto-enrolment regulations.

21. Analysis of charitable funds

Unrestricted funds

	At 1 April 21 £	Income £	Expenditure £	Transfers £	**At 31 March 22 £**
General funds	327,520	217,338	(186,546)	4,682	362,994
Designated funds:					
Contractual commitments	80,000	-	-	40,000	120,000
Premises refurbishments	45,000	-	-	55,000	100,000
Equipment	10,000	-	-	-	10,000
Development	30,000	-	-	-	30,000
Runcorn premises building work	35,000	-	-	(35,000)	-
	527,520	217,338	(186,546)	64,682	622,994

	At 1 April 20 £	Income £	Expenditure £	Transfers £	**At 31 March 21 £**
General funds	283,505	194,050	(115,035)	(35,000)	327,520
Designated funds:					
Contractual commitments	80,000	-	-	-	80,000
Premises refurbishments	45,000	-	-	-	45,000
Equipment	10,000	-	-	-	10,000
Development	30,000	-	-	-	30,000
Runcorn premises building work	-	-	-	35,000	35,000
	448,505	194,050	(115,035)	-	527,520

Designated funds - The purpose of the designated funds is to ensure that we are able to cover our obligations in the event of loss of funding.

21. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 April 21 £	Income £	Expenditure £	Transfers £	**At 31 March 22** £
Sure Start	72,450	-	-	-	72,450
NHS Halton CCG – PCT debt advice	116,000	142,244	(151,161)	-	107,083
Money Advice Services	80,212	207,809	(209,702)	(78,319)	-
Santander	4,500	-	(4,500)	-	-
Public Health	11,488	18,000	(22,808)	-	6,680
Big Local	19,312	20,000	(20,014)	-	19,298
EBDX	21,163	-	-	(21,163)	-
GMMAP trainee	6,130	37,015	(43,400)	255	-
United Utilities	(271)	30,943	(30,942)	270	-
Henry Smith	9,875	39,750	(49,722)	97	-
New Horizons	3,702	46,916	(41,641)	-	8,977
HTC F2F and P&W	4,646	24,750	(29,948)	552	-
CitA BEIS grant	22,003	-	(22,814)	811	-
CJF	2,500	-	(2,500)	-	-
Awards for All	3,970	-	(3,970)	-	-
TWO projects	-	236,381	(225,181)	-	11,200
COVID Debt	-	50,000	(17,095)	-	32,905
Other	-	5,082	(5,554)	472	-
Runcorn premises building work	-	135,500	(167,843)	32,343	-
	377,680	994,390	(1,048,795)	(64,682)	258,593

21. Analysis of charitable funds *(continued)*

Restricted funds *(continued)*

	At 1 April 20 £	Income £	Expenditure £	Transfers £	At 31 March 21 £
Sure Start	72,450	-	-	-	72,450
NHS Halton CCG – PCT debt advice	64,410	141,960	(90,370)	-	116,000
Money Advice Services	79,940	217,863	(217,591)	-	80,212
Santander	4,500	-	-	-	4,500
Public Health	5,463	18,000	(11,975)	-	11,488
Better off Finance	-	181,601	(181,601)	-	-
Big Local	5,785	24,820	(11,293)	-	19,312
LCR Fund	-	5,000	(5,000)	-	-
CSIC	-	18,750	(18,750)	-	-
Directions	-	53,382	(53,382)	-	-
EBDX	17,913	3,250	-	-	21,163
GMMAP trainee	-	30,650	(24,520)	-	6,130
United Utilities	-	15,473	(15,744)	-	(271)
Henry Smith	-	19,750	(9,875)	-	9,875
New Horizons	-	13,589	(9,887)	-	3,702
HTC F2F	-	18,585	(18,730)	-	(145)
HTC P&W	-	14,439	(9,648)	-	4,791
COVID Lottery	-	50,412	(50,412)	-	-
CitA BEIS grant	-	30,060	(8,057)	-	22,003
CJF	-	27,016	(24,516)	-	2,500
Awards for All	-	9,232	(5,262)	-	3,970
	250,461	893,832	(766,613)	-	377,680

Transfers between funds

Any restricted funds that have overspent and are in deficit are supported by core funding by means of a transfer between funds. Restricted funds that were reported as being in surplus at 31 March 2021 represented balances on closed projects/projects deemed unrestricted. A transfer has therefore been made to accurately reflect restricted funds held at 31 March 2022.

Purpose of restricted funds:

Sure Start - This funding allows us to provide information advice and support to parents with young children, including employability support and volunteer training. We did not draw this money down in 2021/22 because our planned service delivery model continued to be hampered by Covid. The funder has allowed us to roll the money over for future years.

NHS Halton CCG - PCT Debt Advice - This funding stream relates to grants and contracts we have secured to provide an accessible information, advice, and casework services at sites in both Widnes and Runcorn. As well as debt advice, this project also ensures advice is available in other areas of social welfare law (e.g. welfare benefits, employment rights, housing, and homelessness) which research has shown to often be a precursor to debt problems.

Money Advice Services - This funding stream relates to contracts to provide a Financial Conduct Authority (FCA) regulated and Institute of Money Advice (IMA) accredited 'specialist casework' money advice service.

21. Analysis of charitable funds *(continued)*

Restricted funds *(continued)*

Santander - This grant was for the development of a training centre in our Runcorn office. These funds were spent as part of the refurbishment programme at Runcorn during 2021/22.

Public Health - This grant is for an integrated 'advice, advocacy and financial capability' service for people with (or at risk of) a mental illness an who need support to learn how to maximise and manage their household incomes.

Big Local - This grant was for the provision of an integrated financial capability and social welfare law advice service to the people of Windmill Hill ward (Runcorn), which is rated one of the most deprived wards in the country.

GMMAP Trainee - This project was to increase our specialist Debt Advice capacity by recruiting and training up two trainee Debt caseworkers.

United Utilities - This project was for the provision of a specialist Debt caseworker to support people with poor mental health who had complex debt problems.

Henry Smith - This project allowed us to provide information, advice, advocacy, and support to parents with young children.

Help to Claim - This project was to support first time claimants applying for Universal Credit.

New Horizons - This is an ESF funded project which supports unemployed and economically inactive people to participate in financial capability training, improve their skills and ultimately improve their ability to move closer to, if not actually into, paid employment.

CitA BEIS grant - This grant has enabled us to buy much needed ICT equipment to enable our staff to operate from home. It also gave us additional funding for telephone operators, and contributed towards telephone system at the newly refurbished Runcorn premises.

Community Justice Fund (CJF) - This project allowed us to employ an Employment Law advisor to help us meet growing demand for employment advice from workers finding themselves either unemployed, or furloughed during Covid.

Awards for All - This funding was for ICT equipment and staff time to help us recruit and train up volunteers.

TWO projects - We have a number of ESF funded projects which are funded via The Womens Organisation. These are:

- Building Better Opportunities - a financial literacy and employability support project
- Directions - a volunteering and employability support project
- Advice Skills Academy - a training project to enhance the skills and career prospects of our staff
- Civil Society Involvement - The CSI project aims to facilitate a healthy exchange of knowledge between 3rd Sector organisations involved in European funding and ensure our voice is heard at national level. We attend the Employment, Skills and Social Inclusion national sub-committees of the UK Growth Programme Board where we work to contribute to and influence discussions around funding post.

21. Analysis of charitable funds *(continued)*

Restricted funds *(continued)*

Covid debt - This grant is for the provision of general advice and specialist debt advice to people struggling with the economic impact of COVID.

Other - Throughout the year we receive very relatively small grants/payments (e.g. for small discrete pieces of work, to provide placements for unemployed people, etc.) which do not require a whole new project infrastructure to be put in place.

22. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2022 £**
Tangible fixed assets	–	76,527	76,527
Current assets	736,079	182,066	918,145
Creditors less than 1 year	(113,085)	–	(113,085)
Net assets	622,994	258,593	881,587

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	–	–	–
Current assets	581,124	377,680	958,804
Creditors less than 1 year	(53,604)	–	(53,604)
Net assets	527,520	377,680	905,200

23. Going concern

As at 31 March 2022, the charity had unrestricted free reserves totalling £546,467 (excl. fixed assets). The Board has decided that the charity should hold unrestricted reserves of at least £500K, which is based on between 5-6 months anticipated running costs for 2022/23.

Following risk assessments and cash flow exercises undertaken, the Trustees consider it appropriate to prepare the financial statements on a going concern basis.

24. Analysis of changes in net debt

	At 1 Apr 2021 £	Cash flows £	**At 31 Mar 2022 £**
Cash at bank and in hand	796,849	(55,102)	741,747

25. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2022	2021
	£	£
Not later than 1 year	53,053	21,258
Later than 1 year and not later than 5 years	262,327	156,959
Later than 5 years	150,143	–
	465,523	178,217

Lease payments recognised as an expense during the year amounted to £35,229.

26. Related parties

There were related party transactions between Citizens Advice Halton and Citizens Advice (National Association of Citizens Advice Bureaux) during the year. The charity paid £11,113 to Citizens Advice in membership fees and to cover the cost of insurance, financial support, and information services. No amounts were outstanding at the year end.

No further transactions with related parties were undertaken such as are required to be disclosed.

27. Ethical standards

In common with many other charities of our size and nature we use our auditors to assist with the preparation of the financial statements.

HALTON CITIZENS ADVICE BUREAU

England & Wales - Charity number 1118300

Accounts

COMPANY REGISTRATION NUMBER: 05346702
CHARITY REGISTRATION NUMBER: 1118300

Halton Citizens Advice Bureau

Company Limited by Guarantee

Financial Statements

31 March 2021

AGP
Chartered Accountants & statutory auditor
Sycamore House
Sutton Quays Business Park
Sutton Weaver
Runcorn
Cheshire
WA7 3EH

Halton Citizens Advice Bureau

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2021

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Halton Citizens Advice Bureau

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2021

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2021.

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 2015).

Reference and administrative details

Registered charity name	Halton Citizens Advice Bureau (also known as Citizens Advice Halton)
Charity registration number	1118300
Company registration number	05346702
Authorised & regulated by the Financial Conduct Authority FRN	617620
Principal office and registered office	Unit 3 Victoria Building Lugsdale Road Widnes Cheshire WA8 6DJ

The trustees

Mr H Cockcroft *	
Mr V A Rudder *	(Resigned 1 September 2020)
Ms S Semoff	
Mr R MacKenzie	(Chair)
Mr J Horsfall	
Mr P Lloyd-Jones *	
Mr A Gibbs	
Mrs S Johnson-Griffiths	
Mr P Lunio	
Mr D Allen	(Resigned 27 September 2021)
Mr J Doyle *	(Treasurer)
Mr G Hawker	
Mr R Hindley	
Ms C McDonnell *	

* denotes member of the finance committee

Company secretary	Hitesh Patel
Senior management team	Hitesh Patel – Chief Executive Officer Dave Oakey – Service Manager (General Advice) Jo Jones – Service Manager (Wellbeing & Targeted Advice) Liz Reed – Service Manager (Employability & Fund Raising) Chris Sutton – Service Manager (Specialist Advice)

Reference and administrative details *(continued)*

Bankers	Unity Trust Bank plc, Nine Brindley Place, Birmingham, B1 2HB
	NatWest plc, Widnes Branch, 146 Widnes Road, Widnes, WA8 6B
Auditors	AGP Chartered accountants Sycamore House, Sutton Quays Business Park, Sutton Weaver Runcorn, Cheshire, WA7 3EH
Solicitors	Butcher & Barlow LLP 66 High Street, Runcorn, WA7 1AW

Structure, governance and management

Governing document
Halton Citizens Advice Bureau, was established in October 1947 and was later incorporated as a private company limited by guarantee on 28 January 2005. The company registration number is 5346702. The company is registered with the Charity Commission - registration number 1118300. Following a re-branding exercise by the national Citizens Advice service in 2015 the company now is known as Citizens Advice Halton. The Memorandum and Articles of Association are the governing documents of the charity.

Recruitment and appointment of trustees
The charity is governed through a trustee board. Trustees who have held office during the year are listed on page 1. The Articles of Association provide for a minimum of three and a maximum of fifteen trustees. The trustees meet at least 6 times per year with additional quarterly meetings for the Finance sub-committee.

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.

Citizens Advice appoints a representative who attends the Board as a non-voting member.

The trustees who have served during the year can be seen on page 1.

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.

It is acknowledged that the Good Governance Code recommends trustees usually serve no more than 9 years. We have three Trustees who have a longer length of service but after a thorough review (e.g. Trustee Board skills audit, attendance, contribution to the charity's strategic goals, etc.) they have been asked to stay on the Board because of their specialist knowledge of; Local Government, Equality & Diversity, and local partnership development. There remains three vacancies on the Board and we are actively trying to recruit trustees with specialist knowledge in: HR/Personnel and digital marketing.

The organisation is co-ordinated from its office in Widnes.

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.

Organisation Structure
Halton Citizens Advice Bureau 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 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.

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.

Pay and Remuneration of Key Management Personnel
The trustees consider that the board of trustees and the senior management team (SMT) comprise the key management personnel of the charity. The charity's senior management team are all paid in accordance with a published scale of grades used in the voluntary sector. Any increases to these published grades are approved by the trustee board. The chief executive's salary is reviewed and approved by the trustee board separately but in line with the policy set out above.

Key risks and Uncertainties
The trustees having had consideration to and mindful of the risk factors for the charity identify the following:

A. Securing funding remains a serious challenge to not only maintain, but to also expand our service. The trustees understand that the next few years are critical for the charity in terms of its sustainability and ultimately its long term survival. The Trustees are taking this risk very seriously and are responding accordingly.
B. Demand for the charity's service is increasing. This means that we risk being unable to meet our clients' needs and could therefore experience adverse reputational risk as a result.
C. The charity, along with many other Local Citizens Advice offices, are finding it harder and harder to attract and then retain suitable volunteers. In order that the charity can continue to deliver its much needed services it is essential that it grows its volunteer base.

Trustees' plans and strategies for managing these risks:

A. A fundraising strategy has been developed for the next financial year that broadens the charity's approach to income generation. The trustees are also looking at ways to reduce the charity's operating costs and find efficiency savings, without impacting on our overall effectiveness.
B. The charity has increased the size of its senior management team. This not only improves the charity's capacity to secure new funding streams but also improves the charity's capacity to; effectively manage its operations, meet stakeholders' expectations and protect the charity's reputation.
C. We have appointed a dedicated Volunteer Training Officer to increase our capacity to recruit and train up volunteers and ultimately grow the size of our advice team.

Factors that are likely to affect the financial position in 2021/22 and further years:

- The service is reliant on core funding from the public sector which is subject to volatile and uncertain economic conditions.
- Core funding is currently received from the Halton BC and NHS Halton CCG in the form of a grant. Halton BC is having to make significant cuts in services and NHS Clinical Commissioning Groups are being disbanded in favour of Integrated Care Partnerships; this could result in reduced grant funding from these stakeholders.
- The political environment remains uncertain, the impact of key national developments (e.g. how the UK Shared Prosperity Fund might replace the European Social Fund) is still very much an 'unknown quantity' but has the potential to impact on our service delivery model.
- Central Government contracts are being re-tendered and there is a shift from local face-to-face delivery to centralised telephone/digital delivery.
- COVID continues to present a significant challenge for us. We have lost most of our volunteer team and those that decided to return have required significant re-training and support.
- The possibility of increasing competition in an ever changing voluntary sector marketplace - we know that the voluntary sector is becoming a much more competitive sector, particularly as funding becomes ever harder to access, as a result we are seeing organisations diversifying their service offer and moving further towards our 'core market' (the provision of advice services).

Objectives and activities

Objects

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 (but not limited to) the whole community of Halton and its surrounding areas ("the area of benefit") by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The charity's objects are defined as above. Our aims are:

- To provide the advice people need for the problems they face, and
- To improve the policies and practices that affect people's lives

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

Ensuring our work delivers our aims

We review our aims, objectives and activities each year. The annual review seeks to examine our achievements and outcome, together with the success of individual key projects and the benefits that have been born from them. In carrying out the review we are ensuring that that our aims, objectives and activities are in line with our stated purpose.

Our main objectives for the year have been developing our service so that it really meets the needs of the clients we are trying to support. Key activities have included:

- Making sure our service delivery is both cost effective and person centred.
- Continually reviewing, and improving where necessary, the quality of the advice we deliver to all our clients.
- Diversifying our approach to funding. This minimises the risks associated with being too reliant on any one funder, makes us more resilient to funding changes and encourages us to look for funding for more targeted needs as opposed to generic services.
- Continued partnership working with other organisations to help develop initiatives to improve access to quality advice, information and support services.

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.

Advice and Information Services
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
- the provision of financial capability and literacy services,
- the provision of employability support to unemployed/economically inactive people

Despite COVID, throughout the year we have continued to offer Advice and Information in the following ways

- Advice Line - participation is continuing as part of a nationwide telephone service. The line is covered on a rota basis between the hours of 10.00am and 4.00pm from Monday to Friday. Outside of these times there is an automated advice service 24 hours a day, as well as an option to leave a message.
- Digital Channels - Email, webchat
- Face to face drop in - during the year, when not in lockdown, we have been open 4 days a week. 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. Full advice - General and specialist advice through our team of trained advisers and paid staff.
- Information and Self Help.

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

- Specialist debt advice funded by the Money Advice & Pensions Service.
- Specialist welfare benefits advice funded through health commissioning (NHS Halton CCG)
- The provision of dedicated support to vulnerable families with young children

Achievements and performance

Key Performance Indicators
Citizens Advice Halton has established twelve Key Performance Indicators. They are:

	KPI – these were set pre-COVID	
1.	Maintain fully operating offices in both Widnes and Runcorn.	**PARTIALLY MET** – COVID restrictions meant we could not safely operate our Runcorn office and eventually we had to vacate the premises after the Landlord gained planning permission to convert the building into flats.
2.	Citizens Advice Halton's telephone advice service will be staffed for a minimum of 20 hours per week, and that callers unable to connect with a telephone operator can leave a message and get a call-back service.	**MET** – as the country went into lockdown we were able to redeploy all our staff in frontline face-to-face roles to remote home-working telephone advice roles. We were also able to secure additional funding to employ paid telephone advice operators.

3.	Help in excess of 5,000 service users each year (e.g. clients, attendees at workshops/learning events, recipients of our digital information services, etc.)	**MET** – during 2020/21 we were able to help 5,184 unique Clients
4.	Provide a range of information, advice, advocacy and support services for clients	**MET** – as well our traditional advice service provision we were also able to secure funding for an employment law advice service.
5.	Citizens Advice Halton will work to ensure that clients from all communities access services.	**MET** – Despite lockdown and a move to digital/telephone advice, our service was still accessible to all communities.
6.	Citizens Advice Halton's advice service will achieve £1million of economic gains for service users.	**MET** – in the year we helped clients gain £1.1mil in additional income and also had £3.7mil of debt written off.
7.	Help service users reorganise £5million of unmanageable debts	**PARTIALLY MET** – in the year we helped service users reorganise £4.8mil. This lower figure was because demand for debt advice dropped dramatically after the Government announced a moratorium on debt recovery action.
8.	Recruit 20 new volunteers	**NOT MET** – Because of COVID restrictions we were only able to recruit 5 new volunteers.
9.	Comply with all required accreditation schemes (e.g. Advice Quality Standards, Financial Conduct Authority, CitA Membership Scheme)	**MET** – In November 2020 we passed our Year 3 CitA Membership Scheme audit and AQS kitemark.
10.	Citizens Advice Halton will maintain high customer and high staff satisfaction levels	**MET** – Each year we carry out satisfactions surveys of both our staff/volunteers and also our service users. 90% of clients we surveyed said they would recommend us to others. 97% of staff surveyed said they would recommend us as a place to work or volunteer.
11.	Participate in at least 5 research/campaign exercises in order to help resolve local and national social policy issues.	**NOT MET** – Because of the COVID, the focus of the organisation has been on advice provision. Unfortunately participation in Research & Campaign work has been limited to strategic engagement with local stakeholders to mitigate the impact of COVID e.g. food poverty, fuel poverty, scams awareness.

12.	Complaints will be acknowledged within 5 working days with full response within 20 working days.	**MET** – We received 2 complaints during the financial year, both of which were responded to within 20 working days.

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 2020/21 the service employed 36 paid workers (31.4 FTEs) (2019/20 31 paid workers, 26.1 FTEs), and 6 volunteers (2019/20: 49 volunteers) who donated 2,804 hours of their time (worth an estimated £65,000). Together, they helped us deliver some 23 (2019/20: 16) projects, including the core service.

Who used and benefited from our services?

During the reporting year 5,184 clients (2019/20: 5,768) benefited from the services of Citizens Advice Halton generating 23,480 contacts (2019/20: 22,625).

We supported people on any issue that they faced. Of the 16,852 issues people sought advice about, our most common enquiry areas were welfare benefits and tax credits and debt advice which made up 52% of all enquiries.

60% of clients were women. 52% of clients had either a disability or a long-term health condition. 5% were members of a BAME community. Clients of all ages used the service, the youngest being under 18, the oldest being over 94 years old.

We helped 491 vulnerable households to successfully apply for charitable grants for essential household items (e.g. cooker, ovens, bedding, etc.) and we helped 300 households successfully apply for fuel vouchers

In total the service negotiated on £4.8 million worth of debt (2019/20: £8.4 million, see KPI 7 above), rescheduling or reducing the debts to make people's lives more sustainable. The service generated a total of £4.6 million (2019/20: £3.3 million) in additional income for its clients, primarily through our income maximisation work and applications for debt write offs.

CASE STUDY - This is Susan, just one of the many people we have helped in 2020/21

Susan approached us because she was struggling. She lived alone and was unable to work due to having severe anxiety and depression. She had not been managing her bills and had debts totalling around £4,400 including, rent, council tax and water arrears. She was struggling to pay for food and also to heat her home, constantly juggling her finances to try to make ends meet. Her cooker had also just broken and she told us she had no idea how she was going to have it fixed or replaced.

With our help, Susan was able to access a foodbank parcel and a fuel voucher to deal with her immediate food and heating needs. We then obtained a charitable grant to get her a new cooker. We also supported Susan in making a successful application for Personal Independence Payment (PIP).

Our Specialist Debt team then helped Susan explore options for dealing with her debts and she decided that a Debt Relief Order (DRO) was the best option for her so she could get her debts written off. As Susan was unable to afford the DRO application fee her adviser made an application for a charitable grant to cover this.

Susan's DRO was successful and she now has a fresh start with her finances and is receiving ongoing support with budgeting so that she is more able to manage her money in the future. Susan told her adviser that she really wanted to try to find work so a referral was made to our in-house GROW team for support with confidence building and employability support.

Susan was delighted with the budgeting support she received from the team at Citizens Advice Halton and says she already feels so much more positive about her life.

The Impact we made in 2020/21

It is impossible to put a financial value on everything we do - but where we can, we have. We have used a Treasury-approved model to do this. From our management information, we have also separately considered the financial benefits to the people we help.

For every £1 invested in our service in 2020/2021, we generated:

£7.98 in value to the people we helped. We helped individual clients to achieve individual financial outcomes like getting back-dated benefits, writing-off debts and gaining refunds for consumer issues. This year the total figure is calculated to be over **£7,473,000**

£1.69 in savings to government. By helping to reduce payments for out-of-work benefits, evictions, re-housing evicted tenants and less demand on the NHS, it's estimated that this year we saved local and national government over **£1,024,000**

£12.20 in public value. When people have fewer problems they have higher levels of well-being, participation in society and productivity. Our calculation also includes the value of a volunteer-run service. This year our public value is calculated to be over **£9,867,000**

Our value to individuals

We know that problems do not happen in isolation and can have severe consequences. Solving them can stop situations from escalating and help people regain control of their finances or other aspects of their lives. After receiving support from us through a difficult time, people often report improvements to their physical health and mental well-being too.

2 in 3 clients had their problem solved as a result of our advice

3 in 4 people said our advice made them feel less stressed or less depressed

3 in 5 people we advised said they found it easier to manage day-to-day

Our value to this community
If left unsolved, problems do not just affect individuals and their families or friends - they affect the wider community too. By helping to solve them, our work creates considerable value to society. With our unique insight into the challenges people face today, we are able to advocate for changes to government policy and industry practices to make things better for everyone. This year our research and campaigns work included the 'Keep the Uplift' campaign to ask the Government to retain the extra £20 per week given to Universal Credit claimants at the start of the pandemic.

£778,000 minimum saving to Halton Borough Council and local housing providers through reducing cases of homelessness

Over 500 posts **on social media, helping to spread the word about our vital work**

Engagement with local MPs and regular attendance at local meetings and forums to help influence change in unfair practices and policies

Factors Affecting the Achievement of Objectives
COVID has had a significant impact on our ability to achieve our strategic and contractual objectives.

- Most of our volunteer team chose to take a break from voluntary work as they did not want to volunteer in isolation at home.
- The Government's moratorium on debt recovery action and pause of disability benefits appeals meant a lot of potential service users could put off getting advice.
- Being in lockdown severely impacted on our ability to promote our financial capability and employability support programmes, and take up for these services was very low.

Whilst the transition from office to home-working initially affected our team-working and workforce cohesion, it has expedited our transition to more digital ways of working, including encouraging a near paperless office to support the environment. The Senior Management Team have worked hard during the pandemic to ensure teams feel engaged, motivated and supported.

Not having an office in Runcorn has also impacted on our service; resulting in reduced awareness of our services in the region/area and reduced accessibility for those urgent cases that needed face-to-face support.

Financial review

The availability of long-term public funding of the charitable sector remains difficult, and we do not see this changing as we anticipate a post-COVID period of austerity. The charity is focused on providing added value to its funders from a base of sound financial management and ensuring that our services remain relevant to the strategic objectives of stakeholders at local and national level.

The charity is working hard to deliver a cost-effective service that genuinely meets the needs of our clients. It remains a challenging prospect to meet the ever increasing demand with significantly reduced funding resources.

Principal Funding Sources
In 2020-21 Halton Borough Council, a long standing supporter and key funder, broadly maintained their funding of our service for which we are grateful. However we are concerned about the impact of rising inflation and rising operating costs. It is well reported in the media that Local Authorities and the NHS continue to face significant financial pressures and there is real concern that this will impact on the funding they give the voluntary sector and especially Citizens Advice Halton.

We have been notified that the Money and Pensions Service (MAPS) funded Face to Face debt advice service (via the GMMAP partnership) will be extended for a minimum of 3 months up to Jun 2022. We are hopeful it will be extended for a further period, albeit at a reduced level.

2020/21 will be the last year we receive funding from Citizens Advice/DWP for the Help 2 Claim project. The project are currently out to tender and there is a shift away from local face-to-face advice to larger, more centralised teams offering advice via telephone and digital channels.

We currently operate a number of ESF funded projects (running up to June 2023) offering information, advice, financial literacy and employability support. Now that the UK has left the European Union we know this source of income will stop. The UK Government is slowly releasing more details about the UK Shared Prosperity Fund (to replace EU structural funding) but it is still not clear if tackling inequality and creating economic opportunities for local people will be a priority for this funding stream.

Increasing the size of the management team has already had a positive impact on our fundraising ability. At the time of writing this report we had secured income streams from Halton BC's Public Health team, and an extension to our United Utilities Trust Fund project.

Investment policy
As required in its Memorandum, paragraph 3.19, in furtherance of its objects, and for no other purposes, the Company has the power to invest or deposit funds in any lawful manner (but to invest only after obtaining professional advice and having regard to the suitability of investments and the need for diversification).

Reserves policy
The reserves at the year end consisted of unrestricted funds of £327,520, restricted funds of £377,680 and designated funds of £200,000.

The reserves policy is reviewed every year and adjusted and approved accordingly. Reserves are required largely due to the fact that Citizens Advice Halton receives most of its income quarterly in arrears and requires sufficient funds for cash flow purposes. There is also the need to make provision for statutory, contractual or other liabilities. In addition certain unrestricted designated reserves are required for specific projects (e.g. office relocation) and activities and capital investments that span two or more financial years. These funds are set aside at the discretion of the Board and may be returned to general reserves when a project is completed. There is also a need to hold in reserve funds for which the donor has specified a specific purpose, these are classified as restricted funds and may be repayable should their donation fail to be met. Taking all these factors into account trustees have historically aimed to maintain a reserves fund equivalent to 6-12 months operating costs.

Going Concern
After making further appropriate enquiries, the Trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Plans for future periods

The trustees are grateful to the agencies and individuals who are working so hard to help us provide and maintain an effective and quality assured independent advice service for the people of Halton.

Within the context of the challenging economic environment caused by COVID and also BREXIT the Board is pleased with the efforts of Citizens Advice Halton during the year to deliver the best possible services. It believes that the charity is well managed and would like to commend the exceptional work undertaken by the skilled and committed staff and volunteers.

The future almost certainly means more challenges for Citizens Advice Halton especially in the light of a reduction in funding from central Government, the continued funding pressure on local statutory partners and increased competition for voluntary sector funding e.g. grants. However the board is confident that Citizens Advice Halton will work hard to deliver a comprehensive quality assured, information, advice and advocacy service.

Our key priorities going forward include:

- Continued diversification of our funding streams
- Growing our volunteer adviser team
- The relocation of our Runcorn operations into Halton Lea Shopping Centre

Developing a sustainable service that meets the needs of our clients remains a priority of the trustee board for 2021/22. The charity will build on the work completed in the previous financial year to develop diversified funding streams to increase our sustainability and enable us to build a diverse service that is responsive to client needs.

The charity will continue to work to ensure that it delivers a cost-effective service, meaning that we are not only offering value for money to our existing funders but that we have a viable offer, whilst never compromising on the high quality service that our clients expect and deserve.

During the year 2021/22 we will improve our internal monitoring mechanisms ensuring that we have a clear understanding of each element of the service, the benefits of that are many - we can ensure that we are achieving as much as we can possibly achieve and delivering an excellent service to our clients and our funders, and we can also understand our business offer and can market our service accordingly.

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 26 JAN. 2022 and signed on behalf of the board of trustees by:

Mr R MacKenzie
Trustee

Halton Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Trustees of Halton Citizens Advice Bureau

Year ended 31 March 2021

Opinion

We have audited the financial statements of Halton Citizens Advice Bureau (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note 24 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the trustees' report is inconsistent in any material respect with the financial statements; or
- adequate accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

• the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;

• we identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of the sector;

• we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company;

• we assessed the extent of compliance with the laws and regulations through making enquiries of management and inspecting legal correspondence; and

• identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

• making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and

• considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

• performed analytical procedures to identify any unusual or unexpected relationships;

• tested journal entries to identify unusual transactions;

• assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and

• investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

AGP Chartered Accountants are eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with section 144 of the Charities Act 2011 and regulations made under section 154 of that Act. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

AGP
Chartered Accountants & statutory auditor
Sycamore House
Sutton Quays Business Park
Sutton Weaver
Runcorn
Cheshire
WA7 3EH

26 JANUARY 2022

Halton Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2021

	Note	2021 Unrestricted funds £	2021 Restricted funds £	2021 Total funds £	2020 Total funds £
Income and endowments					
Donations and legacies	5	110	–	110	4,884
Charitable activities	6	179,163	893,832	1,072,995	873,506
Investment income	7	26	–	26	180
Other income	8	14,751	–	14,751	–
Total income		194,050	893,832	1,087,882	878,570
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies	9	–	–	–	498
Expenditure on charitable activities	10,11	115,035	766,613	881,648	814,377
Total expenditure		115,035	766,613	881,648	814,875
Net income and net movement in funds		79,015	127,219	206,234	63,695
Reconciliation of funds					
Total funds brought forward		448,505	250,461	698,966	635,271
Total funds carried forward		527,520	377,680	905,200	698,966

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

The notes on pages 23 to 34 form part of these financial statements.

Halton Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Position

31 March 2021

	Note	2021 £	2020 £
Current assets			
Debtors	**16**	161,955	231,062
Cash at bank and in hand		796,849	479,709
		958,804	710,771
Creditors: amounts falling due within one year	**17**	53,604	11,805
Net current assets		905,200	698,966
Total assets less current liabilities		905,200	698,966
Net assets		905,200	698,966
Funds of the charity			
Restricted funds		377,680	250,461
Unrestricted funds		527,520	448,505
Total charity funds	**19**	905,200	698,966

For the year ending 31 March 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 26 JAN. 2022, and are signed on behalf of the board by:

Mr R MacKenzie
Trustee

The notes on pages 23 to 34 form part of these financial statements.

Halton Citizens Advice Bureau

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 March 2021

	2021 £	2020 £
Cash flows from operating activities		
Net income	206,234	63,695
Adjustments for:		
Other interest receivable and similar income	(26)	(180)
Accrued expenses	1,282	277
Changes in:		
Trade and other debtors	75,237	(65,009)
Trade and other creditors	34,387	(14,229)
Cash generated from operations	317,114	(15,446)
Interest received	26	180
Net cash from/(used in) operating activities	317,140	(15,266)
Net increase/(decrease) in cash and cash equivalents	317,140	(15,266)
Cash and cash equivalents at beginning of year	479,709	494,975
Cash and cash equivalents at end of year	796,849	479,709

The notes on pages 23 to 34 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Unit 3 Victoria Building, (formerly The Old Co-Op Building), Lugsdale Road, Widnes, Cheshire, WA8 6DJ.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. **Accounting policies** *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

3. Accounting policies *(continued)*

Taxation

The company is a registered charity and as such is exempt from Income and Corporation Taxes under the provisions of the Income and Corporation Taxes Act 1988.

Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at the carrying value.

Fixed assets

Fixed assets are fully written off in the year of purchase. No value is attributed to any fixed assets in the Statement of Financial Position at the year end.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

4. Limited by guarantee

The company is limited by guarantee and does not have a share capital. The liability of the members is limited in the event of the company being wound up to such amount as may be required not exceeding one pound.

5. Donations and legacies

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
Donations				
Donations	110	110	4,884	4,884

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Grant income	173,448	893,832	1,067,280
Other income	5,715	–	5,715
	179,163	893,832	1,072,995

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Grant income	187,630	658,276	845,906
Other income	6,801	20,799	27,600
	194,431	679,075	873,506

7. Investment income

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
Bank interest receivable	26	26	180	180

8. Other income

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
HMRC CJRS Grant	14,751	14,751	–	–

9. Costs of raising donations and legacies

	Unrestricted Funds £	**Total Funds 2021 £**	Unrestricted Funds £	Total Funds 2020 £
Costs of raising donations and legacies	–	–	498	498

10. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Provision of services and training	101,470	766,613	868,083
Support costs	13,565	–	13,565
	115,035	766,613	881,648

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Provision of services and training	151,082	652,797	803,879
Support costs	10,498	–	10,498
	161,580	652,797	814,377

Where costs are incurred for the benefit of one or more identifiable projects then those costs are apportioned on a pro-rata basis, based on the staff's "salary to project" split.

Audit fees and legal fees relating to the constitution and statutory requirements of Halton Citizens Advice Bureau are allocated directly to governance costs.

In addition, 6.6% of the district and service managers salary have been allocated as support costs to governance costs.

11. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2021 £**	Total fund 2020 £
Provision of services and training	868,083	5,908	873,991	809,577
Governance costs	–	7,657	7,657	4,800
	868,083	13,565	881,648	814,377

12. Analysis of support costs

	Support costs £	**Total 2021 £**	Total 2020 £
Staff costs	5,908	5,908	5,698
Governance costs	7,657	7,657	4,800
	13,565	13,565	10,498

13. Auditors remuneration

	2021	2020
	£	£
Fees payable for the audit of the financial statements	5,200	4,800

14. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021	2020
	£	£
Wages and salaries	680,614	631,521
Social security costs	50,936	44,446
Employer contributions to pension plans	19,454	16,857
	751,004	692,824

During the year, Citizens Advice Halton offered all permanent employees access to either a personal stakeholder pension, administered by Friends Provident or the Government's NEST workplace pension scheme. Employees who took up either of these options could decide how much they wished to pay into their scheme via a direct deduction from their monthly salary made this option. Citizens Advice Halton then matched any contributions made by the employee (up to a maximum of 4% of the gross salary of the employees) into these contribution-based schemes.

The average head count of employees during the year was 33 (2020: 33). The average number of full-time equivalent employees during the year is analysed as follows:

	2021	2020
	No.	No.
Number of staff	33	33

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

15. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

Trustee expenses relating to travel and subsistence have been incurred amounting to £nil (2020 - £24).

16. Debtors

	2021	2020
	£	£
Trade debtors	147,463	215,360
Prepayments and accrued income	14,258	15,702
Other debtors	234	–
	161,955	231,062

17. Creditors: amounts falling due within one year

	2021	2020
	£	£
Trade creditors	3,190	3,095
Accruals and deferred income	14,329	6,917
Other creditors	36,085	1,793
	53,604	11,805

18. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £19,454 (2020: £16,857).

19. Analysis of charitable funds

Unrestricted funds	At 1 April 20	Income	Expenditure	Transfers	**At 31 March 21**
	£	£	£	£	£
General funds	283,505	194,050	(115,035)	(35,000)	327,520
Designated funds:					
Contractual commitments	80,000	-	-	-	80,000
Premises refurbishments	45,000	-	-	-	45,000
Equipment	10,000	-	-	-	10,000
Development	30,000	-	-	-	30,000
Runcorn premises building work	-	-	-	35,000	35,000
	448,505	194,050	(115,035)	-	527,520

Unrestricted funds	At 1 April 19	Income	Expenditure	Transfers	**At 31 March 20**
	£	£	£	£	£
General funds	246,088	199,495	(162,078)	-	283,505
Designated funds:					
Contractual commitments	80,000	-	-	-	80,000
Premises refurbishments	45,000	-	-	-	45,000
Equipment	10,000	-	-	-	10,000
Development	30,000	-	-	-	30,000
	411,088	199,495	(162,078)	-	448,505

19. Analysis of charitable funds *(continued)*

The contractual commitment reserve has been set aside to ensure that the bureau is able to cover contracted payments to staff such as redundancy, provision of locum maternity cover, and the costs of any disciplinary and/or grievance procedures which may arise.

Money has been set aside for major premises refurbishment, repairs and maintenance for the next two years, and also to provide for the cost of relocating to new Runcorn premises.

Restricted funds

	At 1 April 20	Income	Expenditure	Transfers	At 31 March 21
	£	£	£	£	£
Sure Start	72,450	-	-	-	72,450
NHS Halton CCG – PCT debt advice	64,410	141,960	(90,370)	-	116,000
Money Advice Services	79,940	217,863	(217,591)	-	80,212
Santander	4,500	-	-	-	4,500
Public Health	5,463	18,000	(11,975)	-	11,488
Better off Finance	-	181,601	(181,601)	-	-
Big Local	5,785	24,820	(11,293)	-	19,312
LCR Fund	-	5,000	(5,000)	-	-
CSIC	-	18,750	(18,750)	-	-
Directions	-	53,382	(53,382)	-	-
EBDX	17,913	3,250	-	-	21,163
GMMAP trainee	-	30,650	(24,520)	-	6,130
United Utilities	-	15,473	(15,744)	-	(271)
Henry Smith	-	19,750	(9,875)	-	9,875
New Horizons	-	13,589	(9,887)	-	3,702
HTC F2F	-	18,585	(18,730)	-	(145)
HTC P&W	-	14,439	(9,648)	-	4,791
COVID Lottery	-	50,412	(50,412)	-	-
CitA BEIS grant	-	30,060	(8,057)	-	22,003
CJF	-	27,016	(24,516)	-	2,500
Awards for All	-	9,232	(5,262)	-	3,970
	250,461	893,832	(766,613)	-	377,680

19. Analysis of charitable funds *(continued)*

	At 1 April 19	Income	Expenditure	Transfers	At 31 March 20
	£	£	£	£	£
Sure Start	69,450	3,000	-	-	72,450
NHS Halton CCG – PCT debt advice	64,410	140,000	(140,000)	-	64,410
Money Advice Services	79,940	206,516	(206,516)	-	79,940
Santander	4,500	-	-	-	4,500
Public Health	3,839	18,000	(16,376)	-	5,463
Better off Finance	-	176,068	(176,068)	-	-
Big Local	1,607	9,640	(5,462)	-	5,785
ASA	-	37,494	(37,494)	-	-
LCR Fund	437	-	(437)	-	-
CSIC	-	15,000	(15,000)	-	-
Universal Support	-	30,713	(30,713)	-	-
Directions	-	24,731	(24,731)	-	-
EBDX	-	17,913	-	-	17,913
	224,183	679,075	(652,797)	-	250,461

Restrictions

Sure Start
This funding allows us to provide information, advice and support to parents with young children, including employability support and volunteer training. We did not draw this money down in 2020/21 because our planned service delivery model was hampered by COVID. The funder has allowed us to roll the money over for future years.

NHS Halton CCG - PCT debt advice
This funding stream relates to grants and contracts we have secured to provide an accessible information, advice and casework service at sites in both Widnes and Runcorn. As well as debt advice, this project also ensures advice is available in other areas of social welfare law (e.g. welfare benefits, employment rights, housing and homelessness) which research has shown to often be a precursor to debt problems.

Money Advice Services
This funding stream relates to contracts to provide an Financial Conduct Authority (FCA) regulated and Institute of Money Advice (IMA) accredited "specialist casework" money advice service.

Santander
This grant is for the development of a training centre in our Runcorn office.

Public Health
This grant is for an integrated "advice, advocacy and financial capability" service for people with (or at risk of) a mental illness and who need support to learn how to maximise and manage their household incomes.

19. Analysis of charitable funds *(continued)*

Better off Finance
This contract is for the provision of dedicated one-to-one support for unemployed or economically inactive people who wish to learn how to better manage their household income and improve their employability prospects.

Big Local
This grant was for the provision of an integrated financial capability and social welfare law advice service to the people of Windmill Hill ward (Runcorn), which is rated as one of the most deprived wards in the country.

ASA
This grant is to develop and support a learning infrastructure to upskill economically active people associated local Citizens Advice offices across the Liverpool City Region.

LCR Fund
This grant was received from Citizens Advice to help promote and coordinate the activities of the local Citizens Advice network across the Liverpool City Region. The bulk of this grant has been forwarded to Citizens Advice Liverpool who are now leading this project.

Civil Society Involvement
The CSI project aims to facilitate a healthy exchange of knowledge between 3rd Sector organisations involved in European funding and ensure our voice is heard at national level. We attend the Employment, Skills and Social Inclusion national sub-committees of the UK Growth Programme Board where we work to contribute to and influence discussions around funding post

Universal Support
Our Universal support project aims to support first time claimants of Universal Credit, helping collate and submit evidence for their claim and providing budgeting ongoing support until they get their first full payment.

Directions
This is an ESF funded project which supports unemployed and economically inactive people to participate in training, undertake voluntary work to gain valuable workplace experience, improve their skills and ultimately improve their ability to move closer to, in not actually into, paid employment.

GMMAP trainee project
This funding allowed us to employ two debt trainee posts with a target to train them up to be fully qualified Specialist Debt Caseworkers within a 12 month period.

United Utilities Trust Fund
This funding allowed us to employ an additional specialist debt caseworker who could provide more proactive support to customers of United Utilities and who were in debt and who were also experiencing poor mental health.

Henry Smith
This project allowed us to provide information, advice, advocacy and support to parents with young children.

19. Analysis of charitable funds *(continued)*

New Horizons
This is an ESF funded project which supports unemployed and economically inactive people to participate in financial capability training, improve their skills and ultimately improve their ability to move closer to, in not actually into, paid employment.

COVID Lottery
This project allowed us to employ two additional telephone operators for Adviceline as we shifted from our historic "face to face" service to a (COVID-era driven) Advice via telephone & digital channel.

CitA BEIS grant
This grant enabled us to buy much needed ICT equipment to enable our staff to operate from home. It also gave us additional funding to put towards the staff salaries of our telephone operators.

Community Justice Fund
This project allowed us to employ an Employment Law adviser to help us meet the growing demand for employment advice from workers who suddenly found themselves either unemployed or on furlough.

L'pool City Region CARES Fund
This funding was for ICT equipment and staff time to help us respond to the first COVID lockdown.

Awards 4 All
This funding was for ICT equipment and staff time to help us to recruit and train up volunteers.

Other
Throughout the year we receive very relatively small grants/payments (e.g. for small discrete pieces of work, to provide placements for unemployed people, etc.) which do not require a whole new project infrastructure to be put in place.

20. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2021 £**
Current assets	581,124	377,680	958,804
Creditors less than 1 year	(53,604)	–	(53,604)
Net assets	527,520	377,680	905,200

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Current assets	460,310	250,461	710,771
Creditors less than 1 year	(11,805)	–	(11,805)
Net assets	448,505	250,461	698,966

21. Analysis of changes in net debt

	At 1 Apr 2020	Cash flows	**At 31 Mar 2021**
	£	£	£
Cash at bank and in hand	479,709	317,140	796,849

22. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2021	2020
	£	£
Later than 1 year and not later than 5 years	178,217	197,255

Lease payments recognised as an expense during the year amounted to £21,258.

23. Related parties

No transactions with related parties were undertaken such as are required to be disclosed.

24. Ethical standards

In common with many other charities of our size and nature we use our auditors to assist with the preparation of the financial statements.