

REGISTERED COMPANY NUMBER: 06816600 (England and Wales)
REGISTERED CHARITY NUMBER: 1128265

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023
FOR
CHESHIRE EAST CITIZENS ADVICE BUREAU
NORTH
TRADING AS
CITIZENS ADVICE CHESHIRE NORTH**

Heywood Shepherd
Chartered Accountants
1 Park Street
Macclesfield
Cheshire
SK11 6SR

**CHESHIRE EAST CITIZENS ADVICE BUREAU
NORTH
TRADING AS CITIZENS ADVICE CHESHIRE NORTH**

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FOR THE YEAR ENDED 31 MARCH 2023**

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**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

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 the community in the north of East Cheshire and surrounding areas, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

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

- Providing the advice people need for the problems they face, and
- Improving the policies and practices that affect people's lives.

Objectives, strategies and activities for the year

Cheshire East Citizens Advice Bureau North trading as Citizens Advice Cheshire North (otherwise referred to as CACN in these accounts) aims to provide free, confidential, impartial and independent advice, information and advocacy for the benefit of the local community, to exercise a responsible influence on the development of social policies by research and campaigning to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

In addition to the continuing provision of high quality advisory services to the local community, the primary objectives for the year were to continue extending the means of service provision to more locations. By 2023, CACN had returned to all pre-Covid locations, to provide local support to clients at outreaches located in Wilmslow, Poynton, Knutsford, as well as our Head Office in Macclesfield. In addition we have adapted our service delivery model to provide more extensive support via telephone and video consultations and via the Citizens Advice national Adviceline service.

Covid resulted in some reduction of our volunteer numbers but during 2022-23 we have been able to relaunch our training programme and open up to new volunteers, thus strengthening and rebuilding adviser numbers. This action has enabled us to maintain a level of service that dealt with a comparable number of clients and enquiries prior to Covid.

As many of the people accessing our support are living with varying mental health issues, we have sought to address this growing need in 2022-23 through 2 projects funded by Cheshire Wirral Partnership NHS Trust (CWP) and Cheshire East Council. The CWP project has also been extended into 2023-24. These projects have funded specialist advisers who have more time to see clients and the ability to take on a caseload where clients have complex or multiple issues.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023**

OBJECTIVES AND ACTIVITIES

Public benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the organisation during the year. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principal activity of CACN remained the provision of free, confidential, independent and impartial advice, information and advocacy for members of the public across Cheshire East. Advice is offered via email and telephone as well as face to face in all of our venues.

In addition to generalist advice the following specialist advice services were provided:

- Welfare Benefit Advice
- Money Management and Debt Advice
- Employment Advice
- Advocacy Service for users with mental health problems
- Housing and Homelessness
- Support for families living with fuel poverty

The cost of living crisis is resulting in a significantly increased demand for our services and highlights the value and necessity of the support we provide to our clients.

Volunteers

The Charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

28 volunteers contributed approximately 9,000 hours of work to the service during the year. We estimate the value of this help at £136,500 in respect of the year. (2021/22 - £109,200 for 7,800 hours).

The 7 trustees are also volunteers and provide another 1,600 hours a year, at an additional value of £36,900 (2021/22 £53,070).

This gives a total of volunteer manpower valued at £173,400 (2021/22 £162,270).

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The key achievements in the year were:-

- Providing advice across our area of benefit, to ensure as many people as possible can access advice. As the Covid restrictions were reduced, all our paid staff gradually moved back to office working, as did many of our client-facing volunteers.
- As we adapted to post Covid ways of working we extended our service provision from the covid local call back advice service, to include drop in contacts and face to face appointments throughout the areas we serve.
- We secured 12 months funding for 2 FTE posts providing additional mental health advocacy. Further funding has allowed us to continue these into the 2023-24 year.
- Providing further specialist services including Money & Debt Advice, Employment, Benefits and Housing, in addition to our General Advice Service.
- Working to ease fuel poverty through a project funded by Cheshire East Council, we have also been able to make payments toward clients' domestic fuel costs, whilst applying a robust criteria for access to this fund. In November 2022 CE Council provided a £10,000 fund, to which £4,332 has been added via third party donations raised by CACN, and of this £9,947 was paid to clients in fuel hardship during the 2022-23 financial year. The remainder of the fund is available for payment in the 2023-24 financial year. Additionally we have distributed the remainder of last year's funding, so distributing a total of £15,584.
- We continued our long standing collaboration with the Knutsford Lions and their "Wenceslas scheme", which is funded through gifting of the Government's "Winter Fuel Payments" by those people who feel they do not need them. This is additional funding for clients to access funds to relieve fuel poverty.
- Acting as a Hate Crime Reporting Centre and promoting access equality.
- Involvement in Research and Campaigns Groups, the main activities being focussed on Universal Credit.

During the year CACN provided high quality, free advice to clients, with over 8,000 client contacts during the year. These contacts were generated from 2,742 unique clients bringing 7,534 different enquiries during the year. (2021/22 3,589 unique clients with 8,480 enquiries).

Enquiries continue to consist of several complex issues.

Debt 14% (2021/22 10%)

Welfare benefits 45% (2021/22 50%)

Employment 4% (2021/22 5%)

Housing 10% (2021/22 8%)

Relationships 6% (2021/22 6%)

Investment activities

The charity holds some of its reserves in cash in short term deposits with a term of 12 months or less.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023**

ACHIEVEMENT AND PERFORMANCE

Factors affecting the achievement of objectives

The major factor affecting the achievement of objectives remains funding. 2023/24 will be the year that our core Universal Information and Advice contract with Cheshire East Council is retendered and while there is only an increasing demand for our service, it is unpredictable whether this will be reflected in the value of the contract the is put out for tender.

The quality of our advice is key to our success and to ensure CACN is maintaining high standards it regularly seeks external accreditation. Our Customer Service and Advice Quality are audited under national Citizens Advice standards, and for 2022/23 we have again achieved the highest level of compliance.

The current cost of living crisis, exacerbated by high fuel costs, mortgage rate increases and consistently high inflation continues to result in an increasing demand for our service often for clients with multiple issues to address. This has resulted in an increasing demand for our services, necessitating the need to find more efficient methods of delivering support and alternative sources of additional funding.

The trustee board extend their gratitude to Will McKellar, Jenny Archard and Jenny Owen in promoting an environment where staff and volunteers feel they are a key resource and are fully motivated.

FINANCIAL REVIEW

Financial position

Incoming resources in the year were £372,778 (2021/22 £345,994). Of this £49,442 (2021/22 £116,732) related to restricted project activities.

A surplus of £13,447 was made in the year (2021/22 £18,150) after offsetting £1,252 (2021/22 £4,570) against restricted funds.

At 31 March 2023 total funds were £341,047 (31 March 2022 £327,600) of which £11,585 was in restricted funds (2021/22 £12,837), £113,000 was in designated funds (2021/22 £113,000) and £216,462 was in unrestricted funds (2021/22 £201,763).

Principal funding sources

The trustees extend their gratitude to Cheshire East Council who continued to support the core universal generalist advice service of the charity. Wilmslow, Macclesfield, Knutsford and Poynton Town Councils are also funding advice services in their localities. Additionally, service specific funding was received via contracts from Cheshire East Council, Integrated Care Partnership, the Money and Pensions Service.

CACN received Cost Of Living support funds for distribution to clients, from Cheshire East Council in order to support people experiencing problems paying their domestic fuel bills. An additional £4,332 was raised by CACN from third parties. This funding is held as restricted monies and any unspent are carried over as restricted reserves to be distributed in 2023-24.

CACN did not have any borrowings from any providers of funding or other sources at the balance sheet date.

Investment policy and objectives

As required in its Memorandum paragraph 4.11, furtherance of its objects, and for no other purposes, CACN has the power to invest its monies, not immediately required for its purposes, in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

Reserves policy

CACN is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The bureau will maintain a projection of income for at least 2 years ahead and will ensure that this continues to be derived from as wide a variety of sources as possible. It will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that 'free' reserves should be between three and six months normal operating expenditure, as recommended by Citizens Advice. This year the bureau has achieved this position.

The reasons for holding particular reserves are outlined in note 9.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023**

FINANCIAL REVIEW

Going concern

CACN reported a surplus of £13,447 for the year 2022/23 (£18,150 2021/22), and predicts a small deficit in 2023/24. After making appropriate enquiries, the Trustees have a reasonable expectation that CACN has adequate resources in reserves and agreed funding to continue to operate for the 12 months from the date of signing this report. For this reason they continue to adopt the going concern basis in preparing the financial statements.

Funds in deficit

No funds were in deficit at the balance sheet date.

FUTURE PLANS

We have scoped the need and demand for a service that reaches out more to people within the community and have secured funds for 2023/24 for an advice post under Macmillan Cancer Support for those with a cancer diagnosis, together with a family service advice post which will enable our advisers to assist clients within other community venues as well as their own homes.

In order to improve the efficiency of our service, and to increase the number of clients we can support with the limited funds available, we are looking to extend our use of the Citizens Advice National Helpline to provide a more immediate and effective first contact with clients. Recent enhancements to this service will allow clients to be provided with initial support from the national network of advisers, with local clients being forwarded to CACN for further support and follow up, either remotely or face-to-face as and when required.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Cheshire East Citizens Advice Bureau North was incorporated as a company limited by guarantee on 11th February 2009. The charity commenced operations on 1st April 2009 at which date the assets and liabilities of the unincorporated Macclesfield Wilmslow and District Citizens Advice Bureau were acquired. This charity having been formed on 7th October 1997 as a merger of the Wilmslow and Macclesfield bureaux, which were originally constituted in 1940 and 1966 respectively. The maximum liability of each member is limited to £1 and at 31 March 2023 the company had 7 members (2022: 8).

Cheshire East Citizens Advice Bureau North is a registered charity. Following a re-branding exercise by the national Citizens Advice service in 2015 the company is now known as Citizens Advice Cheshire North (otherwise referred to as CACN in these accounts). Outreaches are sometimes referred to as Citizens Advice Wilmslow, Citizens Advice Knutsford or Citizens Advice Poynton.

The Memorandum and Articles of Association, as amended on 24 February 2009, 12 September 2016, 11 September 2017 and 22 May 2023 are the governing documents of the charity.

Recruitment and appointment of new trustees

Trustees, who are also Directors of the Company, are elected from the local community. An Elections Committee, made up of Trustees, the Company Secretary and chaired by the Chair is established to oversee the elections process for Board appointments. A separate process agreed by the Trustee Board is followed for the appointment of the chair, vice chair and treasurer at the first board meeting after an Annual General Meeting. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

Recruitment of new Trustees is based on an assessment of the needs of the Board, taking account of experience and skills.

Induction and training of new trustees

Newly appointed Trustees are provided with a comprehensive induction to CACN through the provision of training courses, an introduction to the work of the bureau and mentoring by established trustees. Trustees are encouraged and assisted to take the lead for an area of responsibility.

Organisational structure

CACN is governed by its Trustee Board, which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CACN and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum bi-monthly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered address, and is available to the public.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Related parties

CACN is a member of Citizens Advice, the national association for the Citizens Advice service throughout the United Kingdom. Membership of the national association requires the charitable company to adhere to rigorous standards in respect of governance, organisational practices and quality of advice. The Citizens Advice Membership Scheme requires member organisations to undergo an audit of organisational standards and quality of advice by Citizens Advice auditors every three years. CACN had a membership audit in 2022 and was successful in both the Quality of Advice and Organisational parts of the audit.

The charity also co-operates and liaises with a number of other advisory services, local charities, local government departments including social services, health workers and other third parties on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Risk management

CACN performs an annual Risk Management exercise. A risk management strategy and risk register were agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end CACN is continually monitoring and managing its risk, reviewing the risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this are minimised by the procedures in place, which result in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable bureau. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Cheshire East Council remain our largest single funder and should they continue to pass on its own restrictions in funding to organisations like ours, the consequences will only cause further hardship and a reduction in our capacity to maintain current delivery. Due to this we are consistently looking to diversify our income streams, and have made significant strides to maintain the funding support from the Money and Pensions Service (MAPS), Town Councils in Wilmslow, Poynton, Knutsford and Macclesfield. In addition, we have had grants from Cheshire Clinical Commissioning Group, Cheshire Community Foundation, the Community Fund and government funding via Citizens Advice for Help to Claim Universal Credit.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06816600 (England and Wales)

Registered Charity number

1128265

Registered office

Sunderland House
Sunderland Street
Macclesfield
Cheshire
SK11 6JF

**CHESHIRE EAST CITIZENS ADVICE BUREAU
NORTH
TRADING AS CITIZENS ADVICE CHESHIRE NORTH**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2023**

Trustees

P T O'Brien (Chair)
Ms C Campbell-Kelly
R J Watson (Vice Chair)
D W Robinson (Treasurer)
Ms J A Jackson
Ms E L Raw
J Marshall-Clack (resigned 12.9.22)
G M Willock

The following additional people served on the trustee board during the year

Ex officio members

W A McKellar *
J H Walsh * (resigned 14.11.22)
S E Heathcote * (appointed 14.11.22)
Cllr B Puddicombe representing Cheshire East Council (resigned 17.7.23)
Cllr L Braithwaite representing Cheshire East Council
Cllr S Bennett-Wake representing Cheshire East Council (appointed 11.9.23)
V Murphy * representing Citizens Advice nationally (resigned 9.5.23)
S Jackson * representing Citizens Advice nationally (appointed 9.5.23)
J McTaggart ^ (resigned 14.11.22)
J Parkinson ^ (appointed 9.1.23)

* indicates persons who are paid employees in the Citizens Advice Service

^ indicates persons who are volunteers in the charity

Company Secretary

W A McKellar

Independent Examiner

Neil Kennington FCA
Heywood Shepherd
Chartered Accountants
1 Park Street
Macclesfield
Cheshire
SK11 6SR

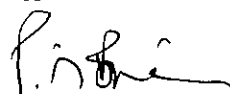
Bankers

CAF Bank Limited
25 Kings Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

FUNDS HELD AS CUSTODIAN FOR OTHERS

CACN acts as custodian of some funds for other local charities to enable rapid distribution to clients when needed. At the year-end these were £392 on behalf of Wilmslow Aid Trust, £1,970 on behalf of Knutsford & District Lions Club and £990 on behalf of Rina's Fund. Further details are in Note 12 to the accounts.

Approved by order of the board of trustees on 13 November 2023 and signed on its behalf by:



P T O'Brien (Chair) - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
CHESHIRE EAST CITIZENS ADVICE BUREAU
NORTH**

Independent examiner's report to the trustees of Cheshire East Citizens Advice Bureau North ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023.

Responsibilities and basis of report

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

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

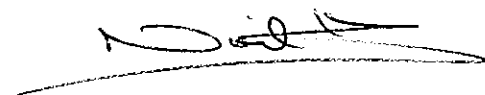
Independent examiner's statement

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

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

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

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



Neil Kennington FCA

Heywood Shepherd
Chartered Accountants
1 Park Street
Macclesfield
Cheshire
SK11 6SR

13 November 2023

CHESHIRE EAST CITIZENS ADVICE BUREAU
NORTH
TRADING AS CITIZENS ADVICE CHESHIRE NORTH

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023

		Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies		1,443	4,332	5,775	930
Charitable activities	3				
Charitable Activities		319,041	45,090	364,131	343,705
Investment income	2	2,872	-	2,872	1,359
Total		<u>323,356</u>	<u>49,422</u>	<u>372,778</u>	<u>345,994</u>
EXPENDITURE ON					
Charitable activities					
Charitable Activities		292,433	50,674	343,107	312,547
Support Costs		16,224	-	16,224	15,297
Total		<u>308,657</u>	<u>50,674</u>	<u>359,331</u>	<u>327,844</u>
NET INCOME/(EXPENDITURE)		14,699	(1,252)	13,447	18,150
RECONCILIATION OF FUNDS					
Total funds brought forward		314,763	12,837	327,600	309,450
TOTAL FUNDS CARRIED FORWARD		<u>329,462</u>	<u>11,585</u>	<u>341,047</u>	<u>327,600</u>

The notes form part of these financial statements

**CHESHIRE EAST CITIZENS ADVICE BUREAU
NORTH
TRADING AS CITIZENS ADVICE CHESHIRE NORTH**

**BALANCE SHEET
31 MARCH 2023**

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
CURRENT ASSETS					
Debtors	7	11,667	-	11,667	38,231
Cash at bank and in hand		387,436	11,585	399,021	367,994
		<u>399,103</u>	<u>11,585</u>	<u>410,688</u>	<u>406,225</u>
CREDITORS					
Amounts falling due within one year	8	(69,641)	-	(69,641)	(78,625)
NET CURRENT ASSETS		<u>329,462</u>	<u>11,585</u>	<u>341,047</u>	<u>327,600</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>329,462</u>	<u>11,585</u>	<u>341,047</u>	<u>327,600</u>
NET ASSETS		<u>329,462</u>	<u>11,585</u>	<u>341,047</u>	<u>327,600</u>
FUNDS	9				
Unrestricted funds				329,462	314,763
Restricted funds				11,585	12,837
TOTAL FUNDS				<u>341,047</u>	<u>327,600</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

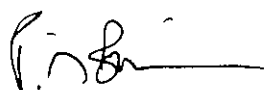
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

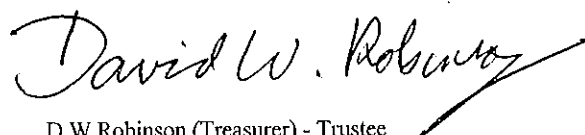
- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus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

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

The financial statements were approved by the Board of Trustees and authorised for issue on 13 November 2023 and were signed on its behalf by:



P T O'Brien (Chair) - Trustee



D W Robinson (Treasurer) - Trustee

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Citizens Advice Cheshire North is a charity limited by guarantee in the United Kingdom. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The address of the registered office is given in the charity information on page 6 of these financial statements. The nature of the charity's operations and principal activities are in providing advice and counselling to the general public.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

Income

Grants receivable

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

Bank interest

Bank interest is included in the Statement of Financial Activities on receipt.

Other income

Sales of services are included in the Statement of Financial Activities in the period to which they relate. Other income, including donations, gifts and covenants, are included as they are received.

Gifts and intangible income

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements. However, its value to the charity has been estimated and disclosed in the trustees' report.

Deferred income

Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charitable company earns the right to the consideration by its performance. Where income is received in advance of performance it is treated as deferred income and included within creditors.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

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

Designated funds are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees' discretion.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023

1. ACCOUNTING POLICIES - continued

Fund accounting

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates 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.

Cash flow

Citizens Advice Cheshire North has taken advantage of the exemptions in FRS1 from the requirement to produce a cash flow statement on the grounds that it is a small company.

2. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	2,872	1,359

3. INCOME FROM CHARITABLE ACTIVITIES

Incoming resources from Charitable Activities

	Unrestricted funds	Restricted funds	2023 Total funds	2022 Total funds
	£	£	£	£
Cheshire East Council Universal Service	102,490	-	102,490	102,490
Cheshire East Covid Response and Recovery Advocacy	36,156	-	36,156	-
Cheshire East Council Home Energy Support Fund	13,011	10,000	23,011	-
Cheshire Clinical Commissioning Group	9,049	-	9,049	8,925
Cheshire and Wirral Partnership NHS Foundation Trust	39,443	-	39,443	-
Money and Pension Service Debt Advice Project	-	27,063	27,063	22,995
Knutsford Town Council	20,632	-	20,632	20,228
Macclesfield Town Council	50,000	-	50,000	50,000
Poynton Town Council	16,697	-	16,697	15,797
Wilmslow Town Council	31,563	-	31,563	29,533
Citizens Advice Help to Claim Universal Credit	-	-	-	82,686
Cheshire Community Foundation - Stockport and District Mind Advocacy	-	8,027	8,027	11,051
	319,041	45,090	364,131	343,705

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2023 nor for the year ended 31 March 2022.

5. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2023 14	2022 14
Employees		

No employees received emoluments in excess of £60,000.

6. COMPARATIVES FOR THE 2022 STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	930	-	930
Charitable activities			
Charitable Activities	226,973	116,732	343,705
Investment income	1,359	-	1,359
Total	229,262	116,732	345,994
EXPENDITURE ON			
Charitable activities			
Charitable Activities	191,245	121,302	312,547
Support Costs	15,297	-	15,297
Total	206,542	121,302	327,844
NET INCOME/(EXPENDITURE)	22,720	(4,570)	18,150
RECONCILIATION OF FUNDS			
Total funds brought forward	292,043	17,407	309,450
TOTAL FUNDS CARRIED FORWARD	314,763	12,837	327,600

CHESHIRE EAST CITIZENS ADVICE BUREAU
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NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade debtors	2,263	30,978
Prepayments	9,404	7,253
	<u>11,667</u>	<u>38,231</u>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Accruals and deferred income	56,648	65,293
Accrued expenses	9,641	12,347
Funds held for third parties	3,352	985
	<u>69,641</u>	<u>78,625</u>

9. MOVEMENT IN FUNDS

	At 1.4.22	Net movement in funds	At 31.3.23
	£	£	£
Unrestricted funds			
General fund	201,763	14,699	216,462
Cash flow buffer	32,000	-	32,000
Redundancy reserve	51,000	-	51,000
Premises reserve	20,000	-	20,000
IT reserve	10,000	-	10,000
	<u>314,763</u>	<u>14,699</u>	<u>329,462</u>
Restricted funds			
Homelessness	7,200	-	7,200
Fuel Poverty	5,637	(5,637)	-
Home Energy Support Fund	-	4,385	4,385
	<u>12,837</u>	<u>(1,252)</u>	<u>11,585</u>
TOTAL FUNDS	<u>327,600</u>	<u>13,447</u>	<u>341,047</u>

CHESHIRE EAST CITIZENS ADVICE BUREAU
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NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023

9. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	323,356	(308,657)	14,699
Restricted funds			
Money Advice Service Debt Advice Project	27,063	(27,063)	-
Advocacy	8,027	(8,027)	-
Fuel Poverty	-	(5,637)	(5,637)
Home Energy Support Fund	14,332	(9,947)	4,385
	<u>49,422</u>	<u>(50,674)</u>	<u>(1,252)</u>
TOTAL FUNDS	<u>372,778</u>	<u>(359,331)</u>	<u>13,447</u>

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	206,043	22,720	(27,000)	201,763
Cash flow buffer	25,000	-	7,000	32,000
Redundancy reserve	42,000	-	9,000	51,000
Premises reserve	14,000	-	6,000	20,000
IT reserve	5,000	-	5,000	10,000
	<u>292,043</u>	<u>22,720</u>	<u>-</u>	<u>314,763</u>
Restricted funds				
Citizens Advice Help to Claim Universal Credit	170	(170)	-	-
Homelessness	7,200	-	-	7,200
Softphone Technology	1,300	(1,300)	-	-
Fuel Poverty	8,737	(3,100)	-	5,637
	<u>17,407</u>	<u>(4,570)</u>	<u>-</u>	<u>12,837</u>
TOTAL FUNDS	<u>309,450</u>	<u>18,150</u>	<u>-</u>	<u>327,600</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023

9. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	229,262	(206,542)	22,720
Restricted funds			
Money Advice Service Debt Advice Project	22,995	(22,995)	-
Citizens Advice Help to Claim Universal Credit	82,686	(82,856)	(170)
Advocacy	11,051	(11,051)	-
Softphone Technology	-	(1,300)	(1,300)
Fuel Poverty	-	(3,100)	(3,100)
	<u>116,732</u>	<u>(121,302)</u>	<u>(4,570)</u>
TOTAL FUNDS	<u>345,994</u>	<u>(327,844)</u>	<u>18,150</u>

Purpose of restricted funds

Money and Pensions Service Debt Advice Project	Money from a national Citizens Advice agreement with the Money and Pensions Service to provide the wider money advice service for clients.
Help to Claim Universal Credit	Money from a national Citizens Advice agreement with the Government to supply a "Help to Claim" service to help clients with Universal Credit.
Stockport and District MIND Joint Advocacy Project	Money from the Cheshire Community Foundation for a joint community advocacy project which began in January 2021.
CRISIS Homelessness Support	Money from CRISIS to support our work in preventing homelessness.
Fuel Poverty	Money to be distributed on behalf of Cheshire East Council to help clients having difficulty paying their fuel bills.
Home Energy Support Fund	Further money to be distributed on behalf of Cheshire East Council to help clients having difficulty paying their fuel bills.

Purpose of designated funds

Cash flow buffer	Many new projects are paid quarterly in arrears after statistics have been submitted and analysed by the funder. The result is that the local Citizens Advice has to find the operational costs of these projects for up to 5 months before receiving the funding and the trustees allocate these reserves to cover these periods.
Redundancy reserve	As projects terminate it is not always possible to redeploy the staff and redundancy payments are needed. The trustees have allocated these reserves to cover this contingency.
Premises reserve	There are contractual obligations on the current lease, and there may be a need to move elsewhere, with all the associated costs.. The trustees have allocated these reserves to cover this contingency.
IT reserve	IT is now critical to CACN's operation and much of the current equipment is ageing, with replacement looming. The trustees have allocated these reserves for this development over the next two to three years. Capital IT spending this year has been replaced in this designated fund as this is an ongoing requirement.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2023

10. RELATED PARTY DISCLOSURES

There have been related party transactions identified in accordance with FRS8. These were transactions between Cheshire East Citizens Advice Bureau North and Citizens Advice in relation to insurance and information services in the normal course of activities.

11. PENSION COSTS

Pension contributions for all eligible staff are paid automatically each month. Total contributions for the year ended 31st March 2023 amounted to £8,325 (2022 £7,990). All pensions are defined contribution schemes.

12. FUNDS RECEIVED AS CUSTODIAN AGENT

CACN acts as custodian of some funds for other local charities to enable rapid distribution to clients when needed. At the year end these were:-

£392 on behalf of Wilmslow Aid Trust, a charity that gives grants to local people in need in the Wilmslow area; the monies often being used for travel expenses if they have to visit the Macclesfield CACN office.

£1,970 on behalf of Knutsford and District Lions Club - a Wenceslas project, which collects donated Winter Fuel monies to help the less fortunate avoid fuel debt (£1,810), and a Knutsford area hardship fund (£160).

£990 on behalf of Rina's fund, which the organisation administers to fund "Debt Relief Orders" for money advice clients who don't have the £90 fee. A debt relief order is a way to have debts written off if a client has a relatively low level of debt and few assets.

These funds are held separately from the rest of the CACN operation.

**CHESHIRE EAST CITIZENS ADVICE BUREAU
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**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023**

	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	1,443	4,332	5,775	930
Investment income				
Deposit account interest	2,872	-	2,872	1,359
Charitable activities				
Grants	319,041	45,090	364,131	343,705
Total incoming resources	323,356	49,422	372,778	345,994
EXPENDITURE				
Charitable activities				
Wages	220,381	16,092	236,473	226,031
Social security	12,014	1,218	13,232	13,036
Pensions	7,281	748	8,029	7,710
Rent	19,655	-	19,655	18,021
Insurance	3,282	-	3,282	3,312
Utilities, cleaning and maintenance	5,838	-	5,838	3,282
Telephone	5,924	-	5,924	7,991
Printing, postage and stationery	1,527	-	1,527	1,370
Publicity	209	-	209	-
Sundries	2,291	-	2,291	1,694
Training	340	-	340	551
Advisor expenses and travel costs	3,010	27	3,037	2,008
Reference materials and subscriptions	6,105	-	6,105	9,700
Computer expenses	3,302	8,980	12,282	7,364
Recruitment	-	-	-	590
Office equipment	1,274	-	1,274	2,774
Partner payments	-	23,609	23,609	7,113
	292,433	50,674	343,107	312,547
Support costs				
Management				
Wages	8,633	-	8,633	8,198
Social security	482	-	482	473
Pensions	296	-	296	280
Rent	1,034	-	1,034	948
Insurance	186	-	186	183
Utilities	307	-	307	153
Telephone	312	-	312	420
Sundries	404	-	404	299
Computer expenses	111	-	111	388
Carried forward	11,765	-	11,765	11,342

This page does not form part of the statutory financial statements

CHESHIRE EAST CITIZENS ADVICE BUREAU
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DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2023

	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
Management				
Brought forward	11,765	-	11,765	11,342
Office equipment	67	-	67	146
Accountancy	3,981	-	3,981	3,564
Governance costs	411	-	411	245
	<u>16,224</u>	<u>-</u>	<u>16,224</u>	<u>15,297</u>
Total resources expended	<u>308,657</u>	<u>50,674</u>	<u>359,331</u>	<u>327,844</u>
Net income	<u>14,699</u>	<u>(1,252)</u>	<u>13,447</u>	<u>18,150</u>

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