

BLACKPOOL CITIZENS ADVICE BUREAU

England & Wales · Charity number 1130422

Details

Other names	BLACKPOOL CAB
Status	Registered
Legal form	Charitable company
Company number	06787075
Registered	2009-06-30
Register	View on the Charity Commission register

Contact

Address	Citizens Advice Blackpool 6-10 Whitegate Drive Blackpool FY3 9AQ
Phone	01253308400
Email	advice@blackpoolcab.org.uk
Website	www.blackpoolcab.org.uk

Activities

Objects: 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 BLACKPOOL AND SURROUNDING DISTRICTS OF NORTH WEST LANCASHIRE

Activities: Blackpool Citizens Advice Bureau helps people resolve their legal, money and other problems by providing information and advice and by influencing policymakers. It provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** BLACKPOOL AND SURROUNDING DISTRICTS OF NORTH WEST LANCASHIRE
- Blackpool

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,132,971	£1,042,362	£798,025	32
2024-03-31	£979,427	£975,146	£699,000	28
2023-03-31	£789,027	£796,337	£647,792	24
2022-03-31	£1,042,559	£919,828	£655,102	26
2021-03-31	£894,846	£751,887	£532,371	21

Trustees

Name	Role	Appointed
Victoria Louise Bushell	Chair	2025-01-16
Alan Buchanan		2025-01-16
Lynn Saggerson		2025-01-16

Accounts

Blackpool Citizens Advice Bureau
Company Limited by Guarantee
Financial Statements
31 March 2025

JOHN POTTER & HARRISON
Chartered accountants & statutory auditor
112/114 Whitegate Drive
Blackpool
FY3 9XH

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2025

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Blackpool Citizens Advice Bureau

Company Limited by Guarantee

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

Year ended 31 March 2025

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 2025.

Reference and administrative details

Registered charity name Blackpool Citizens Advice Bureau

Charity registration number 1130422

Company registration number 06787075

Principal office and registered office 6-10 Whitegate Drive
Blackpool
FY3 9AQ

The trustees

Mr J Dable	(Resigned 16 January 2025)
Mr J Davenport	(Resigned 29 October 2024)
Mr S Dunstan	(Resigned 16 January 2025)
Cllr A Humphries	(Resigned 16 January 2025)
Cllr M Smith	(Resigned 16 January 2025)
Mr M Willey	(Resigned 16 January 2025)
Cllr L Williams	(Resigned 16 January 2025)
Ms K Staley	(Appointed 31 October 2024)
Ms A Harton	(Appointed 30 October 2024)
Ms C Blythe	(Appointed 16 January 2025)
Mr A Buchanan	(Appointed 16 January 2025)
Ms V L Bushell	(Appointed 16 January 2025)
Ms L Saggerson	(Appointed 16 January 2025)

Auditor John Potter & Harrison
Chartered accountants & statutory auditor
112/114 Whitegate Drive
Blackpool
FY3 9XH

Bankers Royal Bank of Scotland

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

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

Year ended 31 March 2025

Structure, governance and management

Date of governing document

- 9th January 2009

Nature of governing document

- Memorandum and Articles of Association

How the charity is constituted

- Registered charity
- Private company limited by guarantee and not having share capital

Methods adopted for the recruitment and appointment of new directors/trustees

- Directors are appointed in accordance with the Memorandum and Articles of Association and are elected to serve for three years. Directors can only serve for a maximum of three terms of three years.

Induction and training of directors

- New directors are provided with induction training by the volunteer recruitment and training manager and the CEO and role descriptions are provided to all trustees describing their responsibilities.

The board of trustees meets at least quarterly. The charity became incorporated on 1st April 2010. The board formally reviews its performance annually, identifies any development needs and sets itself objectives.

Citizens Advice Blackpool is a charity and a company limited by guarantee, as such it is governed by its Articles of Association. The Board of Trustees meet quarterly to review the charity's performance and ensure its objectives are being met.

The Chief Executive is responsible for day-to-day operations, supported by a Senior Management Team with expertise in advice services, project management, volunteer and community engagement, training and finance.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

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

Year ended 31 March 2025

Structure, governance and management *(continued)*

Risk management

Risks are discussed at each board meeting and the risk register is used to identify those risks to which the charity is exposed, rate them in terms of likelihood and impact and take the necessary steps to mitigate risks. The risk environment changes as external factors around funding and the wider network of citizens advice organisations develops with mergers taking place more frequently. The trustees are keen to operate in an environment that is not risk averse, as they recognise that managed risks help organisations grow, however, their fundamental consideration is the delivery of services for the people and communities in Blackpool and surrounding area, so all risks are managed in this context.

The risk register also identifies organisational risks in relation to loss of expertise and funding. The trustees are confident that the financial risks have been carefully managed and with sufficient reserves and some on-going funding arrangements the charity is in a relatively low risk position in terms of finances. However, the current labour market poses a high risk where staff with experience and knowledge could be lost if their remuneration, terms and conditions are not kept in line with market trends. Bringing in new staff over the year has improved this position and the trustees are keen to foster a culture of developing and upskilling staff.

During the year there was recognition of the risks associated with long-term trustees/directors. The members voted at the AGM in January 2025 to limit the term of office for all trustees/directors to three terms of three years. Members were keen to ensure the charity is governed in line with good practice guidance for the sector and recognised that there was a lack of charity governance expertise on the board. The newly elected trustees/directors, appointed at the AGM have charity governance experience, as well as people management and HR backgrounds.

Information assurance

The trustee board have put in place an information assurance strategy. The day-to-day operational information assurance management sits with the senior management team and Information Assurance is a standing item on all SMT agendas. The Training Manager keeps records of all training, including GDPR compliance and Information Governance training and the trustees board ensure good practice across all IG compliance.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

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

Year ended 31 March 2025

Objectives and activities

The charity's objects remain as stated in our constitution: to promote any charitable purpose for the benefit of the public, particularly in Blackpool, by providing free, confidential, and impartial advice and influencing policies through research and advocacy.

Our services are guided by the core values of the Citizens Advice service: to provide free, independent, confidential, and impartial advice to everyone on their rights and responsibilities. We empower people to make informed decisions and work to challenge injustice. We have also refocussed our purpose as a network to be the people's champion, here for everyone regardless of their problem. In Blackpool we have expanded on this to ensure we are meeting the needs of our specific population and are here most, for those who need us most. At a national level we also have the ambitious objective of reducing the need for our services by shaping a society where people have less problems.

In 2024-25, Citizens Advice Blackpool focused on the following priority areas:

- Increasing access to welfare benefits, debt advice, housing, and employment advice.
- Developing targeted health and wellbeing interventions, particularly for those affected by long-term illnesses.
- Strengthening our research and campaigns work to identify and address the root causes of issues affecting our community.
- Reviewing and strengthening our governance.

Strategic report

The Trustees of Citizens Advice Blackpool are pleased to present their Annual Report for the financial year 2024-25, alongside the audited accounts. This report offers an overview of the charity's significant achievements, its financial performance, and how it continues to respond to the needs of the community.

This year has seen continued growth in service delivery and innovation, with new projects initiated, successful partnership work, and further contributions to national and local research efforts aimed at tackling the systemic issues faced by our clients.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

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

Year ended 31 March 2025

Achievements and performance

This year our services helped 5,680 (5,435 in 2023-24) clients with 21,859 (21,937 in 2023-24) issues, a slight increase in client from the previous year. Of the issue that people seek advice on, 8,886 related to welfare benefits, with Personal Independence Payments, Attendance Allowance and other disability related benefits being the highest. Debt issues amount to 2,083, with housing issues (1,352) increasing again as more people struggle in rented accommodation. People seeking support, advice and information with issues relating to health has also increased as we deliver more health related services such as Social Prescribing. Some 3,452 issues around health were logged on Casebook during the year.

In the financial year £3.13m (£2.2m in 2023-24) was achieved in financial gains for our clients. This is from uplifts in benefits, grants and written off debt. This represents actual extra income for clients and can be life changing where they have been experiencing hardship and now have money to improve their quality of life.

The number of clients with a disability or long term health condition accessing the services we provide during the year was 81% (78% in 2023-24). This is due to the accessibility of our service for people with disabilities and long term health conditions, as we deliver advice and health based services in the community. It also reflects our approach to ensuring we can take advice to the client and have increased the number of home visits available during the year.

There has been an increase in the number of clients under 50 years old access our services. This client group now makes up 36% of the overall clients. The number of over 80 year olds remains consistent at 7%.

Our volunteers make a significant contribution to the services we provide. This includes providing one-to-one advice, supporting our back-office functions and contributing to our research and campaigns work. The volunteer representative has continued to attend board meetings and raise any issues at workers meetings to help shape our direction of travel and listen to diverse opinions and perspectives. As trustees, we value the input of the volunteers who work week in, week out for the benefit of our clients.

During the year the value of the contribution volunteers make has been assessed as equivalent to £160,160 in public benefit.

This year, we have developed our work support people with the cost of energy. With funding from British Gas Energy Trust (BGET) and Cadent we have been able to provide advice and information to help people manage the cost of household energy bills. We have also been able to provide direct support to people struggling to heat their homes through funding from Blackpool Council's Household Support Fund. This has provided heated throws, hot water bottles, fuel and food vouchers to people in financial difficulty. This work has been delivered in conjunction with advice services, with the aim of ensuring people get long term support as well as the immediate crisis help we are providing.

The work we deliver in partnership with the NHS continues to go from strength to strength. In the year we delivered a project with Urgent and Emergency Care (UEC) funding that was allocated to the Blackpool area through the VCFSE Alliance. This allowed us to target people with respiratory illness and help meet their needs alongside medical services. A team of Respiratory Link Workers were based at the NHS Walk-in Centre and helped people stay well at home over the winter months be making sure they had a warm home, good quality food and places to go to stay active and connected to their community. This work resulted in a considerable number of admission avoidances into the hospital and provided a blueprint for local collaboration around a long-term condition as well as

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

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

Year ended 31 March 2025

creating neighbourhood health solutions.

Research and Campaigns

Citizens Advice Blackpool has continued to contribute to the national Citizens Advice research and campaigns (R&C) work as well as developing our own research projects and networks. We have been the lead local office in establishing the 'Coastal Communities Cluster Group', looking at issues that specifically affect people living in coastal areas. We have also made a significant contribution to the research around capacity building in the VCFSE across Lancashire and South Cumbria, being part of the REND (Research Engagement Network Development) programme from the NHS.

Our campaigns have included work to highlight unfairness in the welfare benefits system as well as campaigning for consumer and other essential rights.

Partnership Working

Our ability to work with partners across sectors has been a key factor in our success. We have strengthened relationships with Blackpool Council through the work we do on Shared Prosperity Funding, NHS partners, especially the hospital trust, and other voluntary sector organizations. Our participation in the Lancashire and South Cumbria ICB Board has allowed us to influence strategic decisions affecting health and social care for our clients.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

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

Year ended 31 March 2025

Financial review

Reserves policy

The trustees have reviewed the charity's need for financial reserves in line with good practice across the sector guidance from the Charity Commission and guidance from Citizens Advice nationally. The reserves policy is reviewed annually to make sure it remains fit for purpose. The trustees are acutely aware of the need to balance sufficient reserves against using resources for the benefit of communities. As reserve levels increase the trustee board work with the CEO to ensure funds are reinvested to meet charitable purposes.

Current unrestricted reserves are £698,669 (2024 £595,666)

The financial position of the charity remains positive, and this is due to the hard work and dedication of the staff and volunteers. The charity's finances have grown, this has been steady and in line with the charity's mission. The trustees do acknowledge the complexity of managing and leading the charity as income diversifies and more projects are delivered.

The senior team are working to achieve greater sustainability of funding, as well as ensuring the needs of the people in our communities are met.

As part of the network of Citizens Advice local offices, the charity benefits from some national contracts, but the majority of funding is locally sourced. Operating without any core funding means the charity has been more entrepreneurial, innovating and looking at new opportunities to do more. The trustees recognise the funding environment for charities is challenging, so maintaining a broad base of funders and capitalising on opportunities is how the charity maintains the favourable funding position.

The charity's financial position is also influenced by policy decisions and changes in local and national government. The Shared Prosperity Fund, that has provided funding for Community Navigation will end after the next financial year, so planning for funding to replace this is taking place.

The changes that are taking place across the NHS provide further opportunities for the charity, however, with no additional funding in the system, it is a challenging environment to work in. The NHS long term plan indicates that services closer to the community and out of hospitals will see increased investment, but this funding will need to be found from elsewhere in the system. It is part of the charity's strategic planning to ensure our services meet the needs of communities and are sustainable, so opportunities with health are a large part of this.

Financial management policies

The trustee board is responsible for ensuring the charity is sufficiently resourced and that proper financial controls are in place. The board delegates tasks to the CEO and the Finance manager. Whilst the overall responsibility of management remains with the board of trustees, the CEO is responsible for the day-to-day management of the financial resources and is supported by a skilled Finance Manager. Budgets are agreed at board level and the finance policy and related policies are reviewed bi-annually.

Blackpool Citizens Advice Bureau

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

Year ended 31 March 2025

Plans for future periods

Looking ahead, Citizens Advice Blackpool will:

- Expand our health linked advice services.
- Explore digital opportunities and capabilities in conjunction with other local Citizens Advice and wider networks.
- Further strengthen our partnership work to offer holistic support that tackle health inequalities and meet the needs of some of the most vulnerable people in our communities.

The current strategy was introduced in 2023 following co-production work across stakeholder groups and with support and expertise from colleagues at National Citizens Advice National. This strategy is being delivered and embedded into the organisation as part of the work the charity is doing around meeting the needs of clients in the places that best suit them. Our ongoing focus is about putting clients at the centre of all we do and ensuring all our decisions are made in their best interests. In 2025 we have started planning for our new strategy from 2026-29. This will be co-produced as before and we will draw upon the expertise within the charity to ensure it is fit for the future and can be translated into deliverable action plans.

The trustees acknowledge the position of the charity in terms of the expertise around income generation sitting almost exclusively with the CEO. During the year, options have been considered and steps have been taken to upskill more staff and look at external support. In 2025 this work will be taken further as the charity grows and the trustees recognise the risks associated with a single point of failure. Income generation skills will be spread and steps will be taken to reduce this risk.

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.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

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

Year ended 31 March 2025

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;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

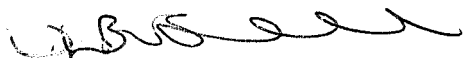
The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies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

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The trustees' annual report and the strategic report were approved on 16/12/2025 and signed on behalf of the board of trustees by:



Ms V L Bushell
Trustee

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Blackpool Citizens Advice Bureau

Year ended 31 March 2025

Opinion

We have audited the financial statements of Blackpool 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 Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Blackpool Citizens Advice Bureau *(continued)*

Year ended 31 March 2025

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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Blackpool Citizens Advice Bureau *(continued)*

Year ended 31 March 2025

Responsibilities of trustees

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

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the 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:

" the senior statutory auditor 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 the directors and other management; " we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, the Charities Act 2011, taxation legislation and data protection, anti-bribery, employment, environmental and health and safety legislation; " we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and " identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

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.

Blackpool Citizens Advice Bureau

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Independent Auditor's Report to the Members of Blackpool Citizens Advice Bureau *(continued)*

Year ended 31 March 2025

- 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.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the 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.



Jacqueline Hyde BA FCA (Senior Statutory Auditor)

For and on behalf of
John Potter & Harrison
Chartered accountants & statutory auditor
112/114 Whitegate Drive
Blackpool
FY3 9XH

17-12-2025

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2025

		Unrestricted funds	2025 Restricted funds	Total funds	2024 Total funds
	Note	£	£	£	£
Income and endowments					
Donations and legacies	5	431,953	700,418	1,132,371	1,018,128
Investment income	6	9,016	–	9,016	8,226
Total income		<u>440,969</u>	<u>700,418</u>	<u>1,141,387</u>	<u>1,026,354</u>
Expenditure					
Expenditure on charitable activities	7,8	525,689	516,673	1,042,362	975,146
Total expenditure		<u>525,689</u>	<u>516,673</u>	<u>1,042,362</u>	<u>975,146</u>
Net income		<u>(84,720)</u>	<u>183,745</u>	<u>99,025</u>	<u>51,208</u>
Transfer of allocated management and support costs		187,723	(187,723)	–	–
Net movement in funds		<u>103,003</u>	<u>(3,978)</u>	<u>99,025</u>	<u>51,208</u>
Reconciliation of funds					
Total funds brought forward		595,666	103,334	699,000	647,792
Total funds carried forward		<u>698,669</u>	<u>99,356</u>	<u>798,025</u>	<u>699,000</u>

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 17 to 30 form part of these financial statements.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Position

31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	13	99,356	103,334
Current assets			
Debtors	14	247,206	52,232
Cash at bank and in hand		609,323	646,713
		856,529	698,945
Creditors: amounts falling due within one year			
Other creditors including taxation and social security	15	11,803	13,865
Accruals and deferred income		146,057	89,414
		157,860	103,279
Net current assets		698,669	595,666
Total assets less current liabilities		798,025	699,000
Net assets		798,025	699,000
Funds of the charity			
Restricted funds		99,356	158,962
Unrestricted funds		698,669	540,038
Total charity funds	18	798,025	699,000

These financial statements were approved by the board of trustees and authorised for issue on 16/12/2025, and are signed on behalf of the board by:



Ms V L Bushell
Trustee

The notes on pages 17 to 30 form part of these financial statements.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 March 2025

	2025 £	2024 £
Cash flows from operating activities		
Net income	99,025	51,208
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	3,978	3,978
Other interest receivable and similar income	(9,016)	(8,226)
Accrued expenses	17,858	13,973
<i>Changes in:</i>		
Trade and other debtors	(194,974)	13,584
Trade and other creditors	36,723	(63,893)
Cash generated from operations	(46,406)	10,624
Interest received	9,016	8,226
Net cash (used in)/from operating activities	<u>(37,390)</u>	<u>18,850</u>
Net (decrease)/increase in cash and cash equivalents	(37,390)	18,850
Cash and cash equivalents at beginning of year	646,713	627,863
Cash and cash equivalents at end of year	<u>609,323</u>	<u>646,713</u>

The notes on pages 17 to 30 form part of these financial statements.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2025

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 6-10 Whitegate Drive, Blackpool, FY3 9AQ.

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.

Income tax

The company is considered to pass the tests set out in Sch. 6, para. 1 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Pt. 11, Ch. 3 of the Corporation Tax Act 2010 or s. 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

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.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Incoming resources

Voluntary income is received by way of donations and is included in full in the statement of Financial Activities in the year in which it is received.

Grants including grants for the purchase of fixed assets are recognised in full in the statement of Financial Activities in the year in which the charity is entitled to the income.

Restricted funds are to be used for specific purposes laid down by the donor. Expenditure, which meets these criteria, is identified to the fund together with a fair allocation of management and support costs.

Designated funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds.

Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds.

Restricted funds - Revenue funds

Money and Pension Service (MaPS)

Funding is provided to contribute towards the capital and revenue requirements associated with the provision of face to face debt/money advice services.

Macmillan

To provide welfare benefits advice and support for people living with cancer.

Children in Need

Funding is obtained to set up Young Citizens Advice and support young people to access advice services.

British Gas Energy Trust (BGET)

To provide advice and assistance to members of the public, particularly those who are disadvantaged (disabled, young families, older people, people off grid, BAME groups) aimed at reducing and managing debt, maximising income, reducing fuel poverty, and improving energy efficiency.

Social Prescribing Link Worker (SPLW)

To provide personalised support to individuals, their families and carers to take control of their health and wellbeing, live independently and improve their health access and outcomes. following a review of the service level agreements this funding has been recategorised as unrestricted grant funding from 1.04.24.

National Lottery Community Fund (TNLCF)

To provide support to clients to complete welfare benefit forms and to assist clients with appealing welfare benefit decisions, where appropriate.

Changing Futures

To ensure people facing multiple disadvantages are able to access timely financial advice as part of early intervention and recovery.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Community Connectors

To support people with complex health needs to access services.

Community Research and Engagement Network

To provide input and expertise to community research and engagement network.

VCFSE - Voluntary, Community, Faith and Social Enterprise Sector Alliance

Infrastructure funding to help build capacity across the sector and enable VCFSE organisations to influence health and care decision making.

Spring North bridge to home

Funding to help individuals being discharged from mental health wards access housing upon safe discharge.

Community Navigators

Funding to connect people with support structures within public services and the wider community.

Research and Campaigns

Funding is for research around consumer and other essential rights.

Spring North MHT

Mental health support.

ICB Urgent and Emergency Care

To deliver support to people to help them stay well at home and out of hospital over the winter months. This funds a team of link workers in the community, identifying people with unmet health and social needs and providing wrap around support.

Restricted funds - Capital funds

Community fund

Funding was provided initially to acquire and fit out the Whitegate Drive premises of the organisation. This property is restricted as set out in note 11 to these accounts.

Further funding was received to enable the acquisition of computer equipment and furniture to enable the team to train the advisory volunteers.

Unrestricted funds - Revenue funds

Integrated Care Board (ICB)

Funding for outreach advisors in GP practices across Blackpool.

Cadent

Funding is for outreach workers to help people manage their energy costs, budget and get support if they are isolated.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Resources expended

Costs of generating funds

Costs of generating funds includes all expenditure directly related to the incoming resources from activities for generating funds together with those costs associated with supporting these activities, including staff costs.

Charitable activities expenditure

Charitable activities expenditure includes all expenditure directly related to the provision of advisory services under the objects of the charity together with those costs associated with supporting these activities, including staff, establishment and other overhead cost. These support costs are shown separately within the notes to these accounts.

Governance costs

These are the costs associated with the governance arrangements of the charity which relate to the general running of the charity as opposed to those costs associated with fundraising or charitable activity. These costs will normally include audit, legal advice for trustees and costs associated with constitutional and statutory requirements.

Irrecoverable VAT

Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

Pension costs

The company operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the charity. The annual contributions payable are charged to the Statement of Financial Activities.

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.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold property	-	2% straight line
Fixtures and fittings	-	20% straight line

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.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

3. Accounting policies *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Other financial instruments are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in profit or loss, with the exception of hedging instruments in a designated hedging relationship (see hedge accounting policy).

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

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.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

4. Limited by guarantee

The charity is a company limited by guarantee. The members of the company are the trustees. 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.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Donations			
Donations	600	–	600
Grants			
Blackpool Clinical Commissioning Group/Integrated Care Board	142,310	–	142,310
Money and Pensions Service (MaPS)	–	106,847	106,847
Cadent	41,239	–	41,239
Macmillan	–	41,269	41,269
Children in Need	–	30,109	30,109
British Gas Energy Trust	–	95,808	95,808
Social Prescribing Link Worker	204,545	–	204,545
The National Lottery Community Fund (TNLCF)	–	–	–
Changing Futures	–	30,000	30,000
Community Connectors	–	–	–
ICB Urgent and Emergency Care	–	54,570	54,570
Community Research & Engagement network (COREN)	–	9,781	9,781
Voluntary Community Faith and Social Enterprise	–	8,250	8,250
Bridge to Home	–	–	–
Community Navigators	–	222,437	222,437
Blackpool Council	–	49,701	49,701
Research and Campaigns	20,000	42,296	62,296
Spring North MHT	–	9,350	9,350
Other Income	23,259	–	23,259
	<u>431,953</u>	<u>700,418</u>	<u>1,132,371</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Donations	3,556	–	3,556

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

5. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Grants			
Blackpool Clinical Commissioning Group/Integrated Care Board	142,311	–	142,311
Money and Pensions Service (MaPS)	–	111,720	111,720
Cadent	31,079	–	31,079
Macmillan	–	23,431	23,431
Children in Need	–	–	–
British Gas Energy Trust	–	81,428	81,428
Social Prescribing Link Worker	–	228,227	228,227
The National Lottery Community Fund (TNLCF)	–	10,324	10,324
Changing Futures	–	31,250	31,250
Community Connectors	–	10,000	10,000
ICB Urgent and Emergency Care	–	–	–
Community Research & Engagement network (COREN)	–	10,500	10,500
Voluntary Community Faith and Social Enterprise	–	16,666	16,666
Bridge to Home	–	35,000	35,000
Community Navigators	–	25,000	25,000
Blackpool Council	–	161,946	161,946
Research and Campaigns	–	2,999	2,999
Spring North MHT	–	50,000	50,000
Other Income	17,890	24,801	42,691
	<u>194,836</u>	<u>823,292</u>	<u>1,018,128</u>

6. Investment income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Bank interest receivable	<u>9,016</u>	<u>9,016</u>	<u>8,226</u>	<u>8,226</u>

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Charitable activities	514,515	516,673	1,031,188
Support costs	11,174	—	11,174
	<u>525,689</u>	<u>516,673</u>	<u>1,042,362</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Charitable activities	354,578	613,067	967,645
Support costs	7,501	—	7,501
	<u>362,079</u>	<u>613,067</u>	<u>975,146</u>

8. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Grant funding of activities £	Support costs £	Total funds 2025 £	Total fund 2024 £
Charitable activities	1,024,240	6,948	—	1,031,188	967,645
Governance costs	—	—	11,174	11,174	7,501
	<u>1,024,240</u>	<u>6,948</u>	<u>11,174</u>	<u>1,042,362</u>	<u>975,146</u>

9. Net income

Net income is stated after charging/(crediting):

	2025 £	2024 £
Depreciation of tangible fixed assets	<u>3,978</u>	<u>3,978</u>

10. Auditors remuneration

	2025 £	2024 £
Fees payable for the audit of the financial statements	<u>4,400</u>	<u>4,000</u>

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

11. Staff costs

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

	2025	2024
	£	£
Wages and salaries	678,797	621,739
Social security costs	44,213	44,786
Employer contributions to pension plans	21,142	10,842
	<u>744,152</u>	<u>677,367</u>

The average head count of employees during the year was 32 (2024: 28). The average number of full-time equivalent employees during the year is analysed as follows:

	2025	2024
	No.	No.
Number of Organisation administrative support staff	4	3
Number of management staff	3	3
Number of advice service / training managers	1	1
Number of research and campaign workers	1	2
Number of advice session supervisors	1	1
Number of outreach caseworkers	7	5
Number of debt / energy advisors	5	5
Number of social prescribing link workers	7	5
Number of welfare benefit advisors	3	3
	<u>32</u>	<u>28</u>

The charity considers its key management personnel comprise the trustees, chief executive officer and the Deputy Chief executive officer. The total employment benefits including employer pension contributions of the key management personal was £115,709 (2024: £106,116).

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

	2025	2024
	No.	No.
£60,000 to £69,999	<u>1</u>	<u>—</u>

12. Trustee remuneration and expenses

No trustees nor any persons connected with them have received any remuneration from the charity. The charity has not paid any expenses incurred by the trustees for services provided to the charity (2024 £NIL).

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

13. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Total £
Cost			
At 1 April 2024 and 31 March 2025	198,907	144,938	343,845
Depreciation			
At 1 April 2024	95,573	144,938	240,511
Charge for the year	3,978	–	3,978
At 31 March 2025	99,551	144,938	244,489
Carrying amount			
At 31 March 2025	99,356	–	99,356
At 31 March 2024	103,334	–	103,334

Fixed assets acquired via a grant from the national Lottery Committee being the freehold property (£198,907 cost, £99,551 depreciation) and fixtures and fittings, (£74,663 cost, £74,663 depreciation) are restricted in that the organisation may not dispose of these assets without prior written permission of the Board, nor use them as security for a loan or any other financial purpose.

14. Debtors

	2025 £	2024 £
Prepayments	3,462	4,142
Accrued income	243,744	46,043
Other debtors	–	2,047
	<u>247,206</u>	<u>52,232</u>

15. Other creditors including taxation and social security falling due within one year

	2025 £	2024 £
Social security and other taxes	8,272	12,622
Other creditors	3,531	1,243
	<u>11,803</u>	<u>13,865</u>

16. Deferred income

	2025 £	2024 £
Amount deferred in year	<u>100,103</u>	<u>61,318</u>

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

17. 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 £21,142 (2024: £10,842).

18. Analysis of charitable funds

Unrestricted funds

	At 1 April 2024 £	Income £	Expenditure £	Transfers £	At 31 March 2025 £
General funds	548,278	440,969	(525,689)	187,723	651,281
Designated Fund	47,388	—	—	—	47,388
	<u>595,666</u>	<u>440,969</u>	<u>(525,689)</u>	<u>187,723</u>	<u>698,669</u>

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
General funds	493,092	203,062	(362,079)	158,575	492,650
Designated Fund	47,388	—	—	—	47,388
	<u>540,480</u>	<u>203,062</u>	<u>(362,079)</u>	<u>158,575</u>	<u>540,038</u>

Restricted funds

	At 1 April 2024 £	Income £	Expenditure £	Transfers £	At 31 March 2025 £
Restricted Fund	103,334	700,418	(516,673)	(187,723)	99,356

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Restricted Fund	107,312	823,292	(613,067)	(158,575)	158,962

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

19. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £
Tangible fixed assets	–	99,356	99,356
Current assets	725,803	130,726	856,529
Creditors less than 1 year	(27,134)	(130,726)	(157,860)
Net assets	<u>698,669</u>	<u>99,356</u>	<u>798,025</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	–	103,334	103,334
Current assets	613,531	85,414	698,945
Creditors less than 1 year	(17,865)	(85,414)	(103,279)
Net assets	<u>595,666</u>	<u>103,334</u>	<u>699,000</u>

20. Analysis of changes in net debt

	At 1 Apr 2024 £	Cash flows £	At 31 Mar 2025 £
Cash at bank and in hand	<u>646,713</u>	<u>(37,390)</u>	<u>609,323</u>

21. Operating lease commitments

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

	2025 £	2024 £
Not later than 1 year	9,116	9,275
Later than 1 year and not later than 5 years	<u>10,371</u>	<u>19,328</u>
	<u>19,487</u>	<u>28,603</u>

22. Related parties

No trustees nor any persons connected with them have received any remuneration from the charity. The charity has not paid any expenses incurred by the trustees for services provided to the charity (2024 £Nil).

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Management Information

Year ended 31 March 2025

The following pages do not form part of the financial statements.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Detailed Statement of Financial Activities

Year ended 31 March 2025

	2025 £	2024 £
Income and endowments		
Donations and legacies		
Donations	600	3,556
Blackpool Clinical Commissioning Group/Integrated Care Board	142,310	142,311
Money and Pensions Service (MaPS)	106,847	111,720
Cadent	41,239	31,079
Macmillan	41,269	23,431
Children in Need	30,109	–
British Gas Energy Trust	95,808	81,428
Social Prescribing Link Worker	204,545	228,227
The National Lottery Community Fund (TNLCF)	–	10,324
Changing Futures	30,000	31,250
Community Connectors	–	10,000
ICB Urgent and Emergency Care	54,570	–
Community Research & Engagement network (COREN)	9,781	10,500
Voluntary Community Faith and Social Enterprise	8,250	16,666
Bridge to Home	–	35,000
Community Navigators	222,437	25,000
Blackpool Council	49,701	161,946
Research and Campaigns	62,296	2,999
Spring North MHT	9,350	50,000
Other Income	23,259	42,691
	<u>1,132,371</u>	<u>1,018,128</u>
Investment income		
Bank interest receivable	<u>9,016</u>	<u>8,226</u>
Total income	<u><u>1,141,387</u></u>	<u><u>1,026,354</u></u>

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Detailed Statement of Financial Activities *(continued)*

Year ended 31 March 2025

	2025 £	2024 £
Expenditure		
Expenditure on charitable activities		
Wages and salaries	678,797	608,479
Redundancy	-	13,260
Employer's national insurance	44,213	44,786
Employer's pension contributions	21,142	10,842
Premises costs	22,338	46,365
Other establishment general expenses	6,743	6,796
Travel and training costs	17,825	12,632
Legal and professional fees	162,180	109,143
Office costs	66,065	53,168
Depreciation	3,978	3,978
Irrecoverable VAT	12,133	13,617
Grants to clients	6,948	52,080
	1,042,362	975,146
 Total expenditure	 1,042,362	 975,146
 Net income/(expenditure)	 99,025	 51,208

Accounts

COMPANY REGISTRATION NUMBER: 06787075
CHARITY REGISTRATION NUMBER: 1130422

Blackpool Citizens Advice Bureau
Company Limited by Guarantee
Financial Statements
31 March 2024

JOHN POTTER & HARRISON
Chartered accountants & statutory auditor
112/114 Whitegate Drive
Blackpool
FY3 9XH

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2024

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Blackpool Citizens Advice Bureau

Company Limited by Guarantee

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

Year ended 31 March 2024

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 2024.

Reference and administrative details

Registered charity name Blackpool Citizens Advice Bureau

Charity registration number 1130422

Company registration number 06787075

Principal office and registered office 6-10 Whitegate Drive
Blackpool
FY3 9AQ

The trustees

Mr J Dable
Mr J Davenport (Resigned 29 October 2024)
Mr S Dunstan
Cllr A Humphries
Cllr M Smith
Mr M Willey
Cllr L Williams

Auditor John Potter & Harrison
Chartered accountants & statutory auditor
112/114 Whitegate Drive
Blackpool
FY3 9XH

Bankers Royal Bank of Scotland

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

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

Year ended 31 March 2024

Structure, governance and management

Date of governing document

- 9th January 2009

Nature of governing document

- Memorandum and Articles of Association

How the charity is constituted

- Registered charity
- Private company limited by guarantee and not having share capital

Methods adopted for the recruitment and appointment of new directors/trustees

- Directors are appointed in accordance with the Memorandum and Articles of Association and are elected to serve for three years.

Induction and training of directors

- New directors are provided with induction training by the volunteer recruitment and training manager and the CEO and role descriptions are provided to all trustees describing their responsibilities.

The board of trustees meets at least quarterly. The charity became incorporated on 1st April 2010. The board formally reviews its performance annually, identifies any development needs and sets itself objectives.

Citizens Advice Blackpool is a charity and a company limited by guarantee, as such it is governed by its Articles of Association. The Board of Trustees meet quarterly to review the charity's performance and ensure its objectives are being met.

The Chief Executive is responsible for day-to-day operations, supported by a Senior Management Team with expertise in advice services, project management, volunteer and community engagement, training and finance.

Risk management

Risks are discussed at each board meeting and the risk register is used to identify those risks to which the charity is exposed, rate them in terms of likelihood and impact and take the necessary steps to mitigate risks. The risk environment changes as external factors around funding and the wider network of citizens advice organisations develops with mergers taking place more frequently. The trustees are keen to operate in an environment that is not risk averse, as they recognise that managed risks help organisations grow, however, their fundamental consideration is the delivery of services for the people and communities in Blackpool and surrounding area, so all risks are managed in this context.

The risk register also identifies organisational risks in relation to loss of expertise and funding. The trustees are confident that the financial risks have been carefully managed and with sufficient reserves and some on-going funding arrangements the charity is in a relatively low risk position in terms of finances. However, the current labour market poses a high risk where staff with experience and knowledge could be lost if their remuneration, terms and conditions are not kept in line with market trends. Bringing in new staff over the year has improved this position and the trustees are keen to foster a culture of developing and upskilling staff.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

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

Year ended 31 March 2024

Structure, governance and management *(continued)*

Information assurance

The trustee board have put in place an information assurance strategy. The day-to-day operational information assurance management sits with the senior management team and Information Assurance is a standing item on all SMT agendas. The Training Manager keeps records of all training, including GDPR compliance and Information Governance training and the trustees board ensure good practice across all IG compliance.

Objectives and activities

The charity's objects remain as stated in our constitution: to promote any charitable purpose for the benefit of the public, particularly in Blackpool, by providing free, confidential, and impartial advice and influencing policies through research and advocacy.

Our services are guided by the core values of the Citizens Advice service: to provide free, independent, confidential, and impartial advice to everyone on their rights and responsibilities. We empower people to make informed decisions and work to challenge injustice. We have also refocussed our purpose as a network to be the people's champion, here for everyone regardless of their problem. In Blackpool we have expanded on this to ensure we are meeting the needs of our specific population and are here most, for those who need us most. At a national level we also have the ambitious objective of reducing the need for our services by shaping a society where people have less problems.

In 2023-24, Citizens Advice Blackpool focused on the following priority areas:

- Increasing access to welfare benefits, debt advice, housing, and employment advice.
- Developing targeted health and wellbeing interventions, particularly for those affected by long-term illnesses.
- Strengthening our research and campaigns work to identify and address the root causes of issues affecting our community.

Strategic report

The Trustees of Citizens Advice Blackpool are pleased to present their Annual Report for the financial year 2023-24, alongside the audited accounts. This report offers an overview of the charity's significant achievements, its financial performance, and how it continues to respond to the needs of the community.

This year has seen continued growth in service delivery and innovation, with new projects initiated, successful partnership work, and further contributions to national and local research efforts aimed at tackling the systemic issues faced by our clients.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

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

Year ended 31 March 2024

Achievements and performance

This year our services helped 5,435 clients with 21,937 issues, an increase from the previous year. The main issues clients present with are around welfare benefits and debt. We have seen a considerable increase in the number of people needing help to claim welfare benefits, particular disability benefits such as Personal Independence Payments (PIP), Attendance Allowance (AA) and Pension Credit. The client numbers have increased this year as we have been able to invest in more advisers and open up outreach locations, however, the increase is not proportionally reflected in this extra investment as we have increased the number of appointments available face-to-face and the number of home visits we are able to undertake. This has been done based on need and feedback from people in Blackpool with lived experience of poverty, isolation and complex lives.

In the financial year some £2.2m was achieved in financial gains for our clients. This is from uplifts in benefits, grants and written off debt.

The number of clients with a disability or long term health condition accessing the services we provide during the year was 78% and is now at the level it was pre-pandemic.

Clients over 80 years old make up 7% and we have seen an increase in the number of clients under 30 years old from 6% to 12.3%.

Our volunteers make a significant contribution to the services we provide. This includes providing one-to-one advice, supporting our back-office functions and contributing to our research and campaigns work. The volunteer representative has continued to attend board meetings and raise any issues at workers meetings to help shape our direction of travel and listen to diverse opinions and perspectives. As trustees, we value the input of the volunteers who work week in, week out for the benefit of our clients. During the year the value of the contribution volunteers make has been assessed as equivalent to £142,398 in public benefit.

This year, we launched several new and innovative projects:

- **Respiratory Illness Prevention and Support:** In partnership with local community centres, we scoped out and have paved the way for the introduction of a respiratory illness prevention link worker role, supporting individuals with long-term conditions like COPD. This initiative helps people stay well during the winter months and manage their conditions more effectively.
- **Energy Advice Programme:** In response to the ongoing cost-of-living crisis, we expanded our energy advice programme, offering tailored advice to help residents manage rising energy costs, access grants, and switch providers where necessary. Funded by British Gas Energy Trust, we now have dedicated energy advisers offering this support across Blackpool.
- **Children and Young Peoples Social Prescribing:** this service has become a vital part of our offer to children and young people and has grown from our work with Children in Need to set up Young Citizens Advice. Young people told us that they need practical support with issues in their lives. This includes mental health, relationships, family and friends, work and training, social isolation and money issue.

Research and Campaigns

Citizens Advice Blackpool has continued to contribute to the national Citizens Advice research and campaigns (R&C) work as well as developing our own research projects and networks. We have been the lead local office in establishing the 'Coastal Communities Cluster Group', looking at issues that

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

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

Year ended 31 March 2024

specifically affect people living in coastal areas. We have also made a significant contribution to the research around capacity building in the VCFSE across Lancashire and South Cumbria, being part of the REND (Research Engagement Network Development) programme from the NHS and the CoREN (Community Research Engagement Network) with Lancaster University.

Our campaigns work has seen us contribute to an all-party parliamentary committee on the use of foodbanks, influencing how local people access low cost food with dignity and we've continued ongoing campaigning around the policy environment that sees people on low incomes paying more for basic essentials such as energy.

Partnership Working

Our ability to work with partners across sectors has been a key factor in our success. We have strengthened relationships with Blackpool Council, NHS partners, and other voluntary sector organizations. Our participation in the Lancashire and South Cumbria ICB Board has allowed us to influence strategic decisions affecting health and social care for our clients.

Financial review

Reserves policy

The trustees have reviewed the charity's need for financial reserves in line with good practice across the sector guidance from the Charity Commission and guidance from Citizens Advice nationally. The reserves policy is reviewed annually to make sure it remains fit for purpose. The trustees are acutely aware of the need to balance sufficient reserves against using resources for the benefit of communities. As reserve levels increase the trustee board work with the CEO to ensure funds are reinvested to meet charitable purposes.

Current unrestricted reserves are £595,666 (2023 £540,480)

The financial position of the charity is positive and the trustee acknowledge that a great deal of hard work has resulted in a more sustainable position in Blackpool than is the case for other local offices in other parts of the country. There has been consistent funding for the delivery of outreach advice in GPs surgeries for over 25 years, along with the recent delivery of social prescribing and other health related projects. Citizens Advice Blackpool receives a considerable percentage of its overall budget from health. This project based approach has been instrumental in moving the charity towards a sustainable funding model, enabling us to deliver services needed by our communities.

The charity has been successful in tendering for two SPF (Shared Prosperity Funding) contracts managed by Blackpool Council. These are to build capacity in the VCFSE as a partner in BCAN (Blackpool Community Action Network) and to deliver a Community Navigator service.

In addition to health and SPF funding, the charity also received funding from the Money and Pensions Service for face to face debt advice, and British Gas Energy Trust and Cadent for energy advice and community work to improve energy efficiency, Changing Futures and Bridge to Home funding.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

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

Year ended 31 March 2024

Financial review *(continued)*

Financial management policies

The trustee board is responsible for ensuring the charity is sufficiently resourced and that proper financial controls are in place. The board delegates tasks to the treasurer and the finance subcommittee. Whilst the overall responsibility of management remains with the board of trustees, the CEO is responsible for the day-to-day management of the financial resources. Budgets are agreed at board level and the finance policy and related policies are reviewed bi-annually.

Plans for future periods

Looking ahead, Citizens Advice Blackpool will:

- Expand our health linked advice services.
- Explore our capacity to deliver digital advice through increased online and telephone services, ensuring that our support is accessible to all sections of the community.
- Further strengthen our partnership work to offer holistic support to our clients.

The new strategy was introduced in 2023 following co-production work across stakeholder groups and with support and expertise from colleagues at National Citizens Advice National. This new strategy is being delivered and embedded into the organisation as part of the work the charity is doing around meeting the needs of clients in the places that best suit them. Our ongoing focus is about putting clients at the centre of all we do and ensuring all our decisions are made in their best interests.

The trustees acknowledge the position of the charity in terms of the expertise in-house around income generation and have welcomed the steps made during this financial year to upskill more staff than the CEO in bid writing. The results of this should start to be seen over the coming years as more income and more diversity of funding is achieved through key staff contributing to income generation.

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.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

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

Year ended 31 March 2024

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;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The trustees' annual report and the strategic report were approved on 5/12/24 and signed on behalf of the board of trustees by:



Cllr M Smith
Trustee

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Blackpool Citizens Advice Bureau

Year ended 31 March 2024

Opinion

We have audited the financial statements of Blackpool 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 Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Blackpool Citizens Advice Bureau *(continued)*

Year ended 31 March 2024

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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Blackpool Citizens Advice Bureau *(continued)*

Year ended 31 March 2024

Responsibilities of trustees

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

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the 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:

" the senior statutory auditor 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 the directors and other management; " we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, the Charities Act 2011, taxation legislation and data protection, anti-bribery, employment, environmental and health and safety legislation; " we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and " identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

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.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Blackpool Citizens Advice Bureau *(continued)*

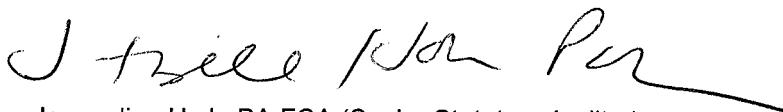
Year ended 31 March 2024

- 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.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the 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.



Jacqueline Hyde BA FCA (Senior Statutory Auditor)

For and on behalf of
John Potter & Harrison
Chartered accountants & statutory auditor
112/114 Whitegate Drive
Blackpool
FY3 9XH

09-12-24

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2024

			2024		2023
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	194,836	823,292	1,018,128	786,283
Investment income	6	8,226	—	8,226	2,744
Total income		<u>203,062</u>	<u>823,292</u>	<u>1,026,354</u>	<u>789,027</u>
Expenditure					
Expenditure on charitable activities	7,8	306,451	668,695	975,146	796,337
Total expenditure		<u>306,451</u>	<u>668,695</u>	<u>975,146</u>	<u>796,337</u>
Net income/(expenditure)		<u>(103,389)</u>	<u>154,597</u>	<u>51,208</u>	<u>(7,310)</u>
Transfer of allocated management and support costs		158,575	(158,575)	—	—
Net movement in funds		<u>55,186</u>	<u>(3,978)</u>	<u>51,208</u>	<u>(7,310)</u>
Reconciliation of funds					
Total funds brought forward		540,480	107,312	647,792	655,102
Total funds carried forward		<u>595,666</u>	<u>103,334</u>	<u>699,000</u>	<u>647,792</u>

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 15 to 28 form part of these financial statements.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Position

31 March 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible fixed assets	13	103,334	107,312
Current assets			
Debtors	14	52,232	65,816
Cash at bank and in hand		646,713	627,863
		698,945	693,679
Creditors: amounts falling due within one year			
Other creditors including taxation and social security	15	13,865	9,434
Accruals and deferred income		89,414	143,765
		103,279	153,199
Net current assets		595,666	540,480
Total assets less current liabilities		699,000	647,792
Net assets		699,000	647,792
Funds of the charity			
Restricted funds		103,334	107,312
Unrestricted funds		595,666	540,480
Total charity funds	18	699,000	647,792

These financial statements were approved by the board of trustees and authorised for issue on 31.3.24, and are signed on behalf of the board by:



Cllr M Smith
Trustee

The notes on pages 15 to 28 form part of these financial statements.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 March 2024

	2024 £	2023 £
Cash flows from operating activities		
Net income/(expenditure)	51,208	(7,310)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	3,978	4,478
Government grant income	–	(3,000)
Other interest receivable and similar income	(8,226)	(2,744)
Accrued expenses/(income)	13,973	(36,701)
<i>Changes in:</i>		
Trade and other debtors	13,584	(6,894)
Trade and other creditors	(63,893)	110,723
Cash generated from operations	10,624	58,552
Interest received	8,226	2,744
Net cash from operating activities	<u>18,850</u>	<u>61,296</u>
Cash flows from financing activities		
Government grant income	–	3,000
Net cash from financing activities	<u>–</u>	<u>3,000</u>
Net increase in cash and cash equivalents	18,850	64,296
Cash and cash equivalents at beginning of year	627,863	563,567
Cash and cash equivalents at end of year	<u>646,713</u>	<u>627,863</u>

The notes on pages 15 to 28 form part of these financial statements.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements

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 6-10 Whitegate Drive, Blackpool, FY3 9AQ.

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.

Income tax

The company is considered to pass the tests set out in Sch. 6, para. 1 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Pt. 11, Ch. 3 of the Corporation Tax Act 2010 or s. 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

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.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

Incoming resources

Voluntary income is received by way of donations and is included in full in the statement of Financial Activities in the year in which it is received.

Grants including grants for the purchase of fixed assets are recognised in full in the statement of Financial Activities in the year in which the charity is entitled to the income.

Restricted funds are to be used for specific purposes laid down by the donor. Expenditure, which meets these criteria, is identified to the fund together with a fair allocation of management and support costs.

Designated funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds.

Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds.

Restricted funds - Revenue funds

Money and Pension Service (MaPS)

Funding is provided to contribute towards the capital and revenue requirements associated with the provision of face to face debt/money advice services.

Macmillan

To provide support for people living with cancer.

Children in Need

Funding is obtained to set up Young Citizens Advice and support young people to access advice services.

British Gas Energy Trust (BGET)

To provide advice and assistance to members of the public, particularly those who are disadvantaged (disabled, young families, older people, people off grid, BAME groups) aimed at reducing and managing debt, maximising income, reducing fuel poverty, and improving energy efficiency.

Social Prescribing Link Worker (SPLW)

To provide personalised support to individuals, their families and carers to take control of their health and wellbeing, live independently and improve their health access and outcomes.

National Lottery Community Fund (TNLCF)

To provide support to clients to complete welfare benefit forms and to assist clients with appealing welfare benefit decisions, where appropriate.

Also additional funds (TNLCF) provided to support the most vulnerable during Covid by providing 1-2-1 support with food and reducing isolation.

Changing Futures

To ensure people facing multiple disadvantages are able to access timely financial advice as part

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

of early intervention and recovery.

Community Connectors

To support people with complex health needs to access services.

Community Research and Engagement Network

To provide input and expertise to community research and engagement network.

VCFSE - Voluntary, Community, Faith and Social Enterprise Sector Infrastructure Funding To help build capacity across the sector and enable VCFSE organisations to influence health and care decision making.

Spring North bridge to home

Funding to help individuals being discharged from mental health wards access housing upon safe discharge.

Community Navigators

Funding to connect people with support structures within public services and the wider community.

Blackpool Council Outreach (BC Outreach)

To ensure people with mental health issues or those at risk are able to access timely financial advice as part of early intervention and recovery.

Health Research

Funding is from the NIHR to fund the CEO to complete research into health inequalities.

Spring North MHT

Mental health support.

Restricted funds - Capital funds

Community fund

Funding was provided initially to acquire and fit out the Whitegate Drive premises of the organisation. This property is restricted as set out in note 11 to these accounts.

Further funding was received to enable the acquisition of computer equipment and furniture to enable the team to train the advisory volunteers.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

Resources expended

Costs of generating funds

Costs of generating funds includes all expenditure directly related to the incoming resources from activities for generating funds together with those costs associated with supporting these activities, including staff costs.

Charitable activities expenditure

Charitable activities expenditure includes all expenditure directly related to the provision of advisory services under the objects of the charity together with those costs associated with supporting these activities, including staff, establishment and other overhead cost. These support costs are shown separately within the notes to these accounts.

Governance costs

These are the costs associated with the governance arrangements of the charity which relate to the general running of the charity as opposed to those costs associated with fundraising or charitable activity. These costs will normally include audit, legal advice for trustees and costs associated with constitutional and statutory requirements.

Irrecoverable VAT

Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

Pension costs

The company operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the charity. The annual contributions payable are charged to the Statement of Financial Activities.

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.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold property	- 2% straight line
Fixtures and fittings	- 20% straight line

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.

Government grants

Government grants are recognised at the fair value of the asset received or receivable. Grants are not recognised until there is reasonable assurance that the charity will comply with the conditions attaching to them and the grants will be received.

Where the grant does not impose specified future performance-related conditions on the recipient, it is recognised in income when the grant proceeds are received or receivable. Where the grant does impose specified future performance-related conditions on the recipient, it is recognised in income only when the performance-related conditions have been met. Where grants received are prior to satisfying the revenue recognition criteria, they are recognised as a liability.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Other financial instruments are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in profit or loss, with the exception of hedging instruments in a designated hedging relationship (see hedge accounting policy).

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Limited by guarantee

The charity is a company limited by guarantee. The members of the company are the trustees. 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.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Donations	3,556	–	3,556
Grants			
Blackpool Clinical Commissioning Group/Integrated Care Board	142,311	–	142,311
Money and Pensions Service (MaPS)	–	111,720	111,720
Cadent	31,079	–	31,079
Macmillan	–	23,431	23,431
Children in Need	–	–	–
British Gas Energy Trust	–	81,428	81,428
Social Prescribing Link Worker	–	228,227	228,227
The National Lottery Community Fund (TNLCF)	–	10,324	10,324
Changing Futures	–	31,250	31,250
Community Connectors	–	10,000	10,000
JJ Charitable Trust	–	–	–
Community Research & Engagement network (COREN)	–	10,500	10,500
Voluntary Community Faith and Social Enterprise	–	16,666	16,666
Bridge to Home	–	35,000	35,000
Community Navigators	–	25,000	25,000
Blackpool Council	–	161,946	161,946
Health Research (NIHR)	–	2,999	2,999
Spring North MHT	–	50,000	50,000
Other Income	17,890	24,801	42,691
Covid Support Grants	–	–	–
	<u>194,836</u>	<u>823,292</u>	<u>1,018,128</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Donations	683	–	683

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

5. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Grants			
Blackpool Clinical Commissioning Group/Integrated Care Board	142,310	–	142,310
Money and Pensions Service (MaPS)	–	108,973	108,973
Cadent	–	–	–
Macmillan	–	–	–
Children in Need	–	11,616	11,616
British Gas Energy Trust	–	71,208	71,208
Social Prescribing Link Worker	–	200,078	200,078
The National Lottery Community Fund (TNLCF)	–	32,338	32,338
Changing Futures	–	25,000	25,000
Community Connectors	–	28,000	28,000
JJ Charitable Trust	5,000	–	5,000
Community Research & Engagement network (COREN)	–	7,000	7,000
Voluntary Community Faith and Social Enterprise	–	22,917	22,917
Bridge to Home	–	–	–
Community Navigators	–	–	–
Blackpool Council	–	72,646	72,646
Health Research (NIHR)	–	31,566	31,566
Spring North MHT	–	–	–
Other Income	14,760	9,188	23,948
Covid Support Grants	3,000	–	3,000
	<u>165,753</u>	<u>620,530</u>	<u>786,283</u>

6. Investment income

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Bank interest receivable	<u>8,226</u>	<u>8,226</u>	<u>2,744</u>	<u>2,744</u>

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

7. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Charitable activities	298,950	668,695	967,645
Support costs	7,501	—	7,501
	<u>306,451</u>	<u>668,695</u>	<u>975,146</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Charitable activities	249,093	540,921	790,014
Support costs	6,293	30	6,323
	<u>255,386</u>	<u>540,951</u>	<u>796,337</u>

8. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Grant funding of activities £	Support costs £	Total funds 2024 £	Total fund 2023 £
Charitable activities	915,565	52,080	—	967,645	790,014
Governance costs	—	—	7,501	7,501	6,323
	<u>915,565</u>	<u>52,080</u>	<u>7,501</u>	<u>975,146</u>	<u>796,337</u>

9. Net income/(expenditure)

Net income/(expenditure) is stated after charging/(crediting):

	2024 £	2023 £
Depreciation of tangible fixed assets	<u>3,978</u>	<u>4,478</u>

10. Auditors remuneration

	2024 £	2023 £
Fees payable for the audit of the financial statements	<u>4,000</u>	<u>4,000</u>

11. Staff costs

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

11. Staff costs *(continued)*

The average head count of employees during the year was 28 (2023: 24). The average number of full-time equivalent employees during the year is analysed as follows:

	2024 No.	2023 No.
Number of Organisation administrative support staff	3	2
Number of management staff	3	3
Number of advice service / training managers	1	1
Number of research and campaign workers	2	2
Number of advice session supervisors	1	1
Number of outreach caseworkers	5	5
Number of debt / energy advisors	5	4
Number of social prescribing link workers	5	4
Number of welfare benefit advisors	3	2
	<u>28</u>	<u>24</u>

The charity considers its key management personnel comprise the trustees, chief executive officer and the financial manager. The total employment benefits including employer pension contributions of the key management personal was £106,116 (2023: £76,723).

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

12. Trustee remuneration and expenses

No trustees nor any persons connected with them have received any remuneration from the charity. The charity has not paid any expenses incurred by the trustees for services provided to the charity (2023 £NIL).

13. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Total £
Cost			
At 1 April 2023 and 31 March 2024	<u>198,907</u>	<u>144,938</u>	<u>343,845</u>
Depreciation			
At 1 April 2023	91,595	144,938	236,533
Charge for the year	3,978	–	3,978
At 31 March 2024	<u>95,573</u>	<u>144,938</u>	<u>240,511</u>
Carrying amount			
At 31 March 2024	<u>103,334</u>	<u>–</u>	<u>103,334</u>
At 31 March 2023	<u>107,312</u>	<u>–</u>	<u>107,312</u>

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

13. Tangible fixed assets *(continued)*

Fixed assets acquired via a grant from the national Lottery Committee being the freehold property (£198,907 cost, £95,573 depreciation) and fixtures and fittings, (£74,663 cost, £74,663 depreciation) are restricted in that the organisation may not dispose of these assets without prior written permission of the Board, nor use them as security for a loan or any other financial purpose.

14. Debtors

	2024	2023
	£	£
Prepayments and accrued income	4,142	3,187
Accrued income	46,043	51,475
Other debtors	2,047	11,154
	<u>52,232</u>	<u>65,816</u>

15. Other creditors including taxation and social security falling due within one year

	2024	2023
	£	£
Social security and other taxes	12,622	6,271
Other creditors	1,243	3,163
	<u>13,865</u>	<u>9,434</u>

16. Deferred income

	2024	2023
	£	£
Amount deferred in year	<u>61,318</u>	<u>129,642</u>

17. Government grants

The amounts recognised in the financial statements for government grants are as follows:

	2024	2023
	£	£
Recognised in income from donations and legacies:		
Government grants income	<u>—</u>	<u>3,000</u>

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

18. Analysis of charitable funds

Unrestricted funds

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
General funds	493,092	203,062	(306,451)	158,575	548,278
Designated Fund	47,388	—	—	—	47,388
	<u>540,480</u>	<u>203,062</u>	<u>(306,451)</u>	<u>158,575</u>	<u>595,666</u>

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
General funds	457,812	168,497	(255,386)	122,169	493,092
Designated Fund	86,000	—	—	(38,612)	47,388
	<u>543,812</u>	<u>168,497</u>	<u>(255,386)</u>	<u>83,557</u>	<u>540,480</u>

Restricted funds

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Restricted Fund	107,312	823,292	(668,695)	(158,575)	103,334

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
Restricted Fund	111,290	620,530	(540,951)	(83,557)	107,312

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2024

19. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	–	103,334	103,334
Current assets	613,531	85,414	698,945
Creditors less than 1 year	(17,865)	(85,414)	(103,279)
Net assets	<u>595,666</u>	<u>103,334</u>	<u>699,000</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	–	107,312	107,312
Current assets	564,037	129,642	693,679
Creditors less than 1 year	(23,557)	(129,642)	(153,199)
Net assets	<u>540,480</u>	<u>107,312</u>	<u>647,792</u>

20. Analysis of changes in net debt

	At 1 Apr 2023 £	Cash flows £	At 31 Mar 2024 £
Cash at bank and in hand	<u>627,863</u>	<u>18,850</u>	<u>646,713</u>

21. Operating lease commitments

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

	2024 £	2023 £
Not later than 1 year	9,275	8,615
Later than 1 year and not later than 5 years	19,328	28,603
	<u>28,603</u>	<u>37,218</u>

22. Related parties

No trustees nor any persons connected with them have received any remuneration from the charity. The charity has not paid any expenses incurred by the trustees for services provided to the charity (2023 £Nil).

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Management Information

Year ended 31 March 2024

The following pages do not form part of the financial statements.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Detailed Statement of Financial Activities

Year ended 31 March 2024

	2024 £	2023 £
Income and endowments		
Donations and legacies		
Donations	3,556	683
Blackpool Clinical Commissioning Group/Integrated Care Board	142,311	142,310
Money and Pensions Service (MaPS)	111,720	108,973
Cadent	31,079	–
Macmillan	23,431	–
Children in Need	–	11,616
British Gas Energy Trust	81,428	71,208
Social Prescribing Link Worker	228,227	200,078
The National Lottery Community Fund (TNLCF)	10,324	32,338
Changing Futures	31,250	25,000
Community Connectors	10,000	28,000
JJ Charitable Trust	–	5,000
Community Research & Engagement network (COREN)	10,500	7,000
Voluntary Community Faith and Social Enterprise	16,666	22,917
Bridge to Home	35,000	–
Community Navigators	25,000	–
Blackpool Council	161,946	72,646
Health Research (NIHR)	2,999	31,566
Spring North MHT	50,000	–
Other Income	42,691	23,948
Covid Support Grants	–	3,000
	<u>1,018,128</u>	<u>786,283</u>
Investment income		
Bank interest receivable	8,226	2,744
	<u>8,226</u>	<u>2,744</u>
Total income	<u><u>1,026,354</u></u>	<u><u>789,027</u></u>

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Detailed Statement of Financial Activities (*continued*)

Year ended 31 March 2024

	2024 £	2023 £
Expenditure		
Expenditure on charitable activities		
Wages and salaries	608,479	489,955
Redundancy	13,260	-
Employer's national insurance	44,786	37,476
Employer's pension contributions	10,842	8,639
Premises costs	46,365	53,703
Other establishment	6,796	10,556
Other motor/travel costs	12,632	15,780
Legal and professional fees	109,143	68,679
Other office costs	53,168	55,336
Depreciation	3,978	4,478
Covid support grants	-	3,000
Grants to clients	52,080	36,794
Irrecoverable VAT	13,617	11,941
	975,146	796,337
Total expenditure	975,146	796,337
Net income/(expenditure)	51,208	(7,310)

Accounts

COMPANY REGISTRATION NUMBER: 06787075
CHARITY REGISTRATION NUMBER: 1130422

Blackpool Citizens Advice Bureau
Company Limited by Guarantee
Financial Statements
31 March 2023

JOHN POTTER & HARRISON

Chartered accountants & statutory auditor
112/114 Whitegate Drive
Blackpool
FY3 9XH

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2023

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Blackpool 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.

Reference and administrative details

Registered charity name Blackpool Citizens Advice Bureau

Charity registration number 1130422

Company registration number 06787075

Principal office and registered office 6-10 Whitegate Drive
Blackpool
FY3 9AQ

The trustees

Mr J Dable
Mr J Davenport
Mr S Dunstan
Cllr A Humphries
Cllr M Smith
Mr M Willey
Cllr L Williams

Auditor John Potter & Harrison
Chartered accountants & statutory auditor
112/114 Whitegate Drive
Blackpool
FY3 9XH

Bankers Royal Bank of Scotland

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

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

Year ended 31 March 2023

Structure, governance and management

Date of governing document

- 9th January 2009

Nature of governing document

- Memorandum and Articles of Association

How the charity is constituted

- Registered charity

- Private company limited by guarantee and not having share capital

Methods adopted for the recruitment and appointment of new directors/trustees

- Directors are appointed in accordance with the Memorandum and Articles of Association and are elected to serve for three years.

Induction and training of directors

- New directors are provided with induction training by the volunteer recruitment and training manager and the CEO and role descriptions are provided to all trustees describing their responsibilities.

The board of trustees meets at least quarterly. The charity became incorporated on 1st April 2010. The board formally reviews its performance annually, identifies any development needs and sets itself objectives.

Risk management

Risks are discussed at each board meeting and the risk register is used to identify those risks to which the charity is exposed, rate them in terms of likelihood and impact and take the necessary steps to mitigate risks. The risk environment changes as external factors around funding and the wider network of citizens advice organisations develops with mergers taking place more frequently. The trustees are keen to operate in an environment that is not risk averse, as they recognise that managed risks help organisations grow, however, their fundamental consideration is the delivery of services for the people and communities in Blackpool and surrounding area, so all risks are managed in this context.

The risk register also identifies organisational risks in relation to loss of expertise and funding. The trustees are confident that the financial risks have been carefully managed and with sufficient reserves and some on-going funding arrangements the charity is in a relatively low risk position in terms of finances. However, the current labour market poses a high risk where staff with experience and knowledge could be lost if their remuneration, terms and conditions are not kept in line with market trends. Bringing in new staff over the year has improved this position and the trustees are keen to foster a culture of developing and upskilling staff.

Information assurance

The trustee board have put in place an information assurance strategy. The day-to-day operational information assurance management sits with the senior management team and Information Assurance is a standing item on all SMT agendas. The Training Manager keeps records of all training, including GDPR compliance and Information Governance training and the trustees board ensure good practice across all IG compliance.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

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

Year ended 31 March 2023

Objectives and activities

Citizens Advice Blackpool provides independent, impartial, confidential advice that is free at the point of access and helps people understand and exercise their rights and responsibilities.

We value diversity, promote equality and challenge discrimination in everything we do.

The service helps people resolve their legal, money and other problems by providing appropriate advice and by influencing policymakers. We use evidence of clients' problems to campaign for improvements in laws and services that often affect the most vulnerable in an adverse way.

The charity is established for the promotion of charitable purpose for the benefits of the community in Blackpool and surrounding districts of Northwest Lancashire by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

Strategic report

The following sections for achievements and performance and financial review form the strategic report of the charity.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

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

Year ended 31 March 2023

Achievements and performance

Citizens Advice Blackpool provided services that helped 5,035 people this year (2021-22 5,802) with 21,912 issues (2021-22 25,348). The main advice issue remains welfare benefits, with over 1,500 people seeking support with making benefit claims and appealing decisions. The number of clients seeking support with claims for Personal Independence Payments has increased again this year, as more people in financial difficulty look at ways of maximising their income. Debt advice needs have increased again this year as many people have found themselves in debt as a result of the increases in the cost of living. The reduction in client numbers from the previous year is as a result of offering more face to face advice. This is part of the charities on-going strategy to meet local needs. In terms of on-going service delivery, the trustees are conscious of the high demand for advice and the other support services the charity delivers, but are also keen to ensure that people most at risk and most disadvantaged have access to advice.

The number of people helped with issues around community health and care more than doubled from the previous year to 1,587 (2021-22 - 789). This demonstrates the growth of social prescribing as a service and how referrals have increased a great deal since the service began in 2020.

Volunteer numbers have increased again following the pandemic and our volunteers remain a vital part of our services. We also have a number of paid staff who started with us as volunteers and we are very proud of the work they do and what they have achieved for themselves and the service as a whole.

Volunteers see clients face-to-face and deal with enquiries over the phone. They contribute ideas and are valued members of our workforce. A volunteer representative attends board meetings to ensure trustees and managers are kept up to date with the volunteers and so that the volunteers themselves feel their voices are listened to. It is important that our volunteers reflect the community we serve and we currently have a broad range of volunteers from many walks of life that bring a richness of perspective to the charity, helping us to ensure our services meet local needs. During 2022/23 volunteers contribution has been assessed as having a public value of £108,900

Financial review

Reserves policy

The trustees have reviewed the charity's need for financial reserves in line with good practice across the sector guidance from the Charity Commission and guidance from Citizens Advice nationally. The reserves policy is reviewed annually to make sure it remains fit for purpose. The trustees are acutely aware of the need to balance sufficient reserves against using resources for the benefit of communities. As reserve levels increase the trustee board work with the CEO to ensure funds are reinvested to to meet charitable purposes.

Current unrestricted reserves are £540,480.

The need to maintain sufficient reserves for future sustainability of the charity, and to be able to try out new services as needs emerge, is a high priority for trustees. The current position of future funding is reasonably positive, but greater uncertainty is on the horizon as all public sector partners, including health are looking at ways to reduce costs. The trustees work with senior staff in the organisation to ensure financial management is robust and timely decisions are made on funding applications and expenditure.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

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

Year ended 31 March 2023

Financial review *(continued)*

Current financial position

The current position is positive with continuation of funding for debt advice through the Money and Pensions Service (MaPS), for energy advice through the partnership with Citizens Advice East Lancashire and British Gas Energy Trust (BGET), continuation of funding for advice work with clients with complex needs through partnerships with Blackpool Council, SpringNorth and Changing Futures, social prescribing and the addition of a children and young people's social prescribing link worker role. Funding for research has also increased, with more connections with universities and linking research to health through the ICB and the capacity of the VCFSE to work with communities to carry out relevant research.

The trustees are conscious of the ongoing uncertain environment around funding for charities and the VCFSE sector. The sector is often funded on a short-term basis with contracts frequently being for 12 months. This creates difficulties in financial management, long term planning and staffing of projects. There is acknowledgement that in order to serve the needs of communities, be responsive and work with longer term plans, the funding model for the VCFSE needs to change. Working as a key member of the VCFSE Alliance across Lancashire and South Cumbria and closely with Lancashire Association of Council for Voluntary Services (LACVS), Citizens Advice Blackpool is working to influence these changes around funding for the VCFSE and will continue to work in this collaborative way to benefit the charity and the wider sector.

The expertise the charity has in bid writing, income generation and working with the public sector to develop new funding arrangements has traditionally sat exclusively with the CEO. The trustees recognise the need to ensure these skills are developed more broadly, as there are risks associated with a senior leader holding all this knowledge and expertise. For this reason, throughout the year, a new funding team has been developing with the Health Services Manager and Research and Campaigns Co-ordinator working alongside the CEO on a number of funding bids. Building in-house skills around bid writing is part of the organisations on-going strategy, recognising the potential this has to further improve our future financial position.

Financial management policies

The trustee board is responsible for ensuring the charity is sufficiently resourced and that proper financial controls are in place. The board delegates tasks to the treasurer and the finance subcommittee. Whilst the overall responsibility of management remains with the board of trustees, the CEO is responsible for the day-to-day management of the financial resources. Budgets are agreed at board level and the finance policy and related policies are reviewed bi-annually.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

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

Year ended 31 March 2023

Financial review *(continued)*

Principle funding sources

In addition to the new funding for the Children and Young People's Social Prescribing Service and Research and Campaigns, there are a number of other significant funding streams that the charity receives. The Integrated Care Board (ICB) funding to deliver advice in GPs surgeries across Blackpool is an absolutely essential part of the charities work; providing a much needed service to Primary Care patients across Blackpool, funding from the Money & Pensions Service (MaPS) allows us to deliver face-to-face debt advice and casework for the people of Blackpool and funding to grow and develop the VCFSE sector across the Fylde Coast has allowed us to quickly route funds to where there is most need, an essential function in a town which has such high social and economic need. Blackpool Council have also supported the organisation with funding for a part time adviser and targeted services to support people with complex needs. We have also started to work closely with Changing Futures, delivering advice services alongside their Lived Experience Team for people with complex needs and this has led to further work with funding from LSCFT through SpringNorth to help people transition from mental health in-patient facilities back into the community. Further funding has also started to emerge through partnerships with infrastructure bodies and we hope to deliver more around mental health, children and young people and complex needs as these partnerships grow.

Principle funding comes from health and we continue to develop our services to address health needs and ultimately support people disadvantaged through health inequalities.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

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

Year ended 31 March 2023

Plans for future periods

Looking ahead, Citizens Advice Blackpool are refreshing their strategy in 2023 and intend to work closely within the timescales for Citizens Advice nationally to ensure our local strategy is aligned with national objectives. Ensuring we remain true to our aims of being independent, confidential, impartial and free at the point of access are what drives our future strategy and remain as important to us as we look to the next 3-5 years as they have always been.

The charity trustees recognise the on-going need to innovate and be responsive to the ever changing social, economic and political environment in which our services operate, and our clients live. They also recognise the importance of supporting and developing the future workforce and the pressures frontline workers face in the current climate. Investing in our people, listening to them and working in a collaborative way to ensure policies and procedures support wellbeing across the organisation are fundamental to the charities future plans.

In terms of delivery over the coming years, the charity is heading towards more holistic services that meet the needs of people in Blackpool. As one of the most deprived local authority areas in the country, Blackpool's population have high needs. The cost of living crisis is hitting communities in Blackpool harder than in some others parts of the country, changes in welfare benefits has a massive impact on Blackpool as one of the highest local authority areas for unemployment claimants and disability benefit claimants. Knowing our clients and creating services that meet their current and emerging needs is paramount for Citizens Advice Blackpool. The expansion of our research work; giving a voice to our clients and gaining insights into what works in addressing inequalities, is part of the future plan. Offering more bespoke services, that are holistic and meet the range of complex needs people are experiencing are also part of the plans. The trustees recognise the cost implications of more bespoke services, so working closely with funders, commissioners and partners is crucial as we move further in this direction.

TRUSTEE RECRUITMENT

Work has been ongoing to identify new Trustees and address the gender imbalance in the Trustee body. With trustee turnover resulting in a skills gap in communications the charity has taken steps to address this and are pleased to have secured Kate Staley, Blackpool Council's PR Team Manager, as a new Trustee from Autumn 2023.

As part of evolving governance improvement the organisation is introducing maximum terms of 3 x 3 years for the positions of Chair, Vice Chair and Treasurer at the next AGM. This will lead to a succession planning issue in the short to medium term but provides the opportunity to accelerate increased diversity on the Board.

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.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

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

Year ended 31 March 2023

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;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The trustees' annual report and the strategic report were approved on 8/12/23 and signed on behalf of the board of trustees by:



Cllr M Smith
Trustee

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Blackpool Citizens Advice Bureau

Year ended 31 March 2023

Opinion

We have audited the financial statements of Blackpool 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 Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Blackpool Citizens Advice Bureau *(continued)*

Year ended 31 March 2023

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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Blackpool Citizens Advice Bureau *(continued)*

Year ended 31 March 2023

Responsibilities of trustees

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

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the 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:

" the senior statutory auditor 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 the directors and other management; " we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, the Charities Act 2011, taxation legislation and data protection, anti-bribery, employment, environmental and health and safety legislation; " we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and " identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

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.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Independent Auditor's Report to the Members of Blackpool Citizens Advice Bureau *(continued)*

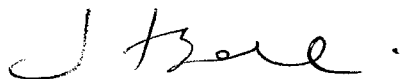
Year ended 31 March 2023

- 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.

Use of our report

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the 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.



Jacqueline Hyde BA FCA (Senior Statutory Auditor)

For and on behalf of
John Potter & Harrison
Chartered accountants & statutory auditor
112/114 Whitegate Drive
Blackpool
FY3 9XH

11.12.23

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2023

		Unrestricted funds £	2023 Restricted funds £	Total funds £	2022 Total funds £
	Note				
Income and endowments					
Donations and legacies	5	165,753	620,530	786,283	1,042,510
Investment income	6	2,744	—	2,744	49
Total income		<u>168,497</u>	<u>620,530</u>	<u>789,027</u>	<u>1,042,559</u>
Expenditure					
Expenditure on charitable activities	7,8	255,386	540,951	796,337	919,828
Total expenditure		<u>255,386</u>	<u>540,951</u>	<u>796,337</u>	<u>919,828</u>
Net (expenditure)/income		<u>(86,889)</u>	<u>79,579</u>	<u>(7,310)</u>	<u>122,731</u>
Transfers between funds		83,557	(83,557)	—	—
Net movement in funds		<u>(3,332)</u>	<u>(3,978)</u>	<u>(7,310)</u>	<u>122,731</u>
Reconciliation of funds					
Total funds brought forward		543,812	111,290	655,102	532,371
Total funds carried forward		<u>540,480</u>	<u>107,312</u>	<u>647,792</u>	<u>655,102</u>

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 16 to 29 form part of these financial statements.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Statement of Financial Position

31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible fixed assets	13	107,312	111,790
Current assets			
Debtors	14	65,816	58,922
Cash at bank and in hand		627,863	563,567
		<u>693,679</u>	<u>622,489</u>
Creditors: amounts falling due within one year			
Other creditors including taxation and social security	15	9,434	8,737
Accruals and deferred income		143,765	70,440
		<u>153,199</u>	<u>79,177</u>
Net current assets		<u>540,480</u>	<u>543,312</u>
Total assets less current liabilities		<u>647,792</u>	<u>655,102</u>
Net assets		<u>647,792</u>	<u>655,102</u>
Funds of the charity			
Restricted funds		107,312	111,290
Unrestricted funds		540,480	543,812
Total charity funds	18	<u>647,792</u>	<u>655,102</u>

These financial statements were approved by the board of trustees and authorised for issue on 8/12/23, and are signed on behalf of the board by:


Cllr M Smith
Trustee

The notes on pages 16 to 29 form part of these financial statements.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 March 2023

	2023 £	2022 £
Cash flows from operating activities		
Net (expenditure)/income	(7,310)	122,731
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	4,478	5,291
Government grant income	(3,000)	(206,243)
Other interest receivable and similar income	(2,744)	(49)
Accrued (income)/expenses	(36,701)	27,135
<i>Changes in:</i>		
Trade and other debtors	(6,894)	73,768
Trade and other creditors	110,723	(21,063)
Cash generated from operations	58,552	1,570
Interest received	2,744	49
Net cash from operating activities	<u>61,296</u>	<u>1,619</u>
Cash flows from financing activities		
Government grant income	3,000	206,243
Net cash from financing activities	<u>3,000</u>	<u>206,243</u>
Net increase in cash and cash equivalents	64,296	207,862
Cash and cash equivalents at beginning of year	563,567	355,705
Cash and cash equivalents at end of year	<u>627,863</u>	<u>563,567</u>

The notes on pages 16 to 29 form part of these financial statements.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2023

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 6-10 Whitegate Drive, Blackpool, FY3 9AQ.

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.

Income tax

The company is considered to pass the tests set out in Sch. 6, para. 1 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Pt. 11, Ch. 3 of the Corporation Tax Act 2010 or s. 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

3. Accounting policies *(continued)*

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.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

3. Accounting policies *(continued)*

Incoming resources

Funding is received from Local Authorities for the provision of Citizen Advisory Services to users of the organisation.

Voluntary income is received by way of donations and is included in full in the statement of Financial Activities in the year in which it is received.

Grants including grants for the purchase of fixed assets are recognised in full in the statement of Financial Activities in the year in which the charity is entitled to the income.

Restricted funds are to be used for specific purposes laid down by the donor. Expenditure, which meets these criteria, is identified to the fund together with a fair allocation of management and support costs.

Designated funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds.

Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds.

Restricted funds - Revenue funds

Money and Pension Service (MaPS)

Funding is provided to contribute towards the capital and revenue requirements associated with the provision of face to face debt/money advice services.

Help to Claim

Funding is obtained to deliver support to clients claiming Universal Credit.

Children in Need

Funding is obtained to set up Young Citizens Advice and support young people to access advice services.

British Gas Energy Trust (BGET)

To provide advice and assistance to members of the public, particularly those who are disadvantaged (disabled, young families, older people, people off grid, BAME groups) aimed at reducing and managing debt, maximising income, reducing fuel poverty, and improving energy efficiency.

Social Prescribing Link Worker (SPLW)

To provide personalised support to individuals, their families and carers to take control of their health and wellbeing, live independently and improve their health access and outcomes.

National Lottery Community Fund (TNLCF)

To provide support to clients to complete welfare benefit forms and to assist clients with appealing welfare benefit decisions, where appropriate.

Also additional funds (TNLCF) provided to support the most vulnerable during Covid by providing 1-2-1 support with food and reducing isolation.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

3. Accounting policies *(continued)*

Community Self Care Fund (CSCF)

To enable local communities to respond to the Covid crisis (distribution of funds).

GP Access Fund

To provide more holistic support which enable more appropriate GP face to face appointments.

Blackpool Council Outreach (BC Outreach)

To ensure people with mental health issues or those at risk are able to access timely financial advice as part of early intervention and recovery.

Health Research

Funding is from the NIHR to fund the CEO to complete research into health inequalities.

Lancashire Association of Councils for Voluntary Services (LACVS) Funding for Kickstart apprentices.

Changing Futures

To ensure people facing multiple disadvantages are able to access timely financial advice as part of early intervention and recovery.

Population Health Core20plus5 Community Connectors

To support people with complex health needs to access services.

VCFSE - Voluntary, Community, Faith and Social Enterprise Sector Infrastructure Funding

To help build capacity across the sector and enable VCFSE organisations to influence health and care decision making.

Community Research and Engagement Network.

To provide input and expertise to community research and engagement network.

Restricted funds - Capital funds

Community fund

Funding was provided initially to acquire and fit out the Whitegate Drive premises of the organisation. This property is restricted as set out in note 11 to these accounts.

Further funding was received to enable the acquisition of computer equipment and furniture to enable the team to train the advisory volunteers.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

3. Accounting policies *(continued)*

Resources expended

Costs of generating funds

Costs of generating funds includes all expenditure directly related to the incoming resources from activities for generating funds together with those costs associated with supporting these activities, including staff costs.

Charitable activities expenditure

Charitable activities expenditure includes all expenditure directly related to the provision of advisory services under the objects of the charity together with those costs associated with supporting these activities, including staff, establishment and other overhead cost. These support costs are shown separately within the notes to these accounts.

Governance costs

These are the costs associated with the governance arrangements of the charity which relate to the general running of the charity as opposed to those costs associated with fundraising or charitable activity. These costs will normally include audit, legal advice for trustees and costs associated with constitutional and statutory requirements.

Irrecoverable VAT

Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

Pension costs

The company operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the charity. The annual contributions payable are charged to the Statement of Financial Activities.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

3. Accounting policies *(continued)*

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Freehold property	-	2% straight line
Fixtures and fittings	-	20% straight line

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.

Government grants

Government grants are recognised at the fair value of the asset received or receivable. Grants are not recognised until there is reasonable assurance that the charity will comply with the conditions attaching to them and the grants will be received.

Where the grant does not impose specified future performance-related conditions on the recipient, it is recognised in income when the grant proceeds are received or receivable. Where the grant does impose specified future performance-related conditions on the recipient, it is recognised in income only when the performance-related conditions have been met. Where grants received are prior to satisfying the revenue recognition criteria, they are recognised as a liability.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Limited by guarantee

The charity is a company limited by guarantee. The members of the company are the trustees. 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.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Donations	683	—	683

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

5. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Grants			
Blackpool Clinical Commissioning Group/Integrated Care Board	142,310	–	142,310
Money and Pensions Service (MaPS)	–	108,973	108,973
Help to Claim	–	–	–
Citizens Advice	–	–	–
Children in Need	–	11,616	11,616
British Gas Energy Trust	–	71,208	71,208
Social Prescribing Link Worker	–	200,078	200,078
The National Lottery Community Fund (TNLCF)	–	32,338	32,338
Changing Futures	–	25,000	25,000
Population Health Core20plus5 Community Connectors	–	28,000	28,000
JJ Charitable Trust	5,000	–	5,000
Community Research & Engagement network (COREN)	–	7,000	7,000
Voluntary Community Faith and Social Enterprise	–	22,917	22,917
Community Self Care Fund	–	513	513
GP Access Fund	–	–	–
Blackpool Council	–	72,646	72,646
Health Research (NIHR)	–	31,566	31,566
Lancashire Association of Councils for Voluntary Service	–	–	–
Other Income	14,760	8,675	23,435
Covid Support Grants	3,000	–	3,000
	<u>165,753</u>	<u>620,530</u>	<u>786,283</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Donations			
Donations	400	–	400

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

5. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Grants			
Blackpool Clinical Commissioning Group/Integrated Care Board	139,932	–	139,932
Money and Pensions Service (MaPS)	–	100,285	100,285
Help to Claim	–	177,333	177,333
Citizens Advice	22,600	–	22,600
Children in Need	–	–	–
British Gas Energy Trust	–	59,067	59,067
Social Prescribing Link Worker	–	176,940	176,940
The National Lottery Community Fund (TNLCF)	–	31,940	31,940
Changing Futures	–	–	–
Population Health Core20plus5 Community Connectors	–	–	–
JJ Charitable Trust	–	–	–
Community Research & Engagement network (COREN)	–	–	–
Voluntary Community Faith and Social Enterprise	5,000	2,083	7,083
Community Self Care Fund	–	1,539	1,539
GP Access Fund	–	55,000	55,000
Blackpool Council	–	33,333	33,333
Health Research (NIHR)	–	15,736	15,736
Lancashire Association of Councils for Voluntary Service	–	12,129	12,129
Other Income	2,950	–	2,950
Covid Support Grants	206,243	–	206,243
	<u>377,125</u>	<u>665,385</u>	<u>1,042,510</u>

6. Investment income

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Bank interest receivable	<u>2,744</u>	<u>2,744</u>	<u>49</u>	<u>49</u>

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

7. Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	2023
Charitable activities	249,093	540,921	790,014
Support costs	6,293	30	6,323
	<u>255,386</u>	<u>540,951</u>	<u>796,337</u>
	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	2022
Charitable activities	402,012	512,244	914,256
Support costs	5,572	—	5,572
	<u>407,584</u>	<u>512,244</u>	<u>919,828</u>

8. Expenditure on charitable activities by activity type

	Activities undertaken directly	Grant funding of activities	Support costs	Total funds	Total fund
	£	£	£	2023	2022
Charitable activities	750,220	39,794	—	790,014	914,256
Governance costs	—	—	6,323	6,323	5,572
	<u>750,220</u>	<u>39,794</u>	<u>6,323</u>	<u>796,337</u>	<u>919,828</u>

9. Net (expenditure)/income

Net (expenditure)/income is stated after charging/(crediting):

	2023	2022
	£	£
Depreciation of tangible fixed assets	<u>4,478</u>	<u>5,291</u>

10. Auditors remuneration

	2023	2022
	£	£
Fees payable for the audit of the financial statements	<u>4,000</u>	<u>4,000</u>

11. Staff costs

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

11. Staff costs *(continued)*

The average head count of employees during the year was 24 (2022: 26). The average number of full-time equivalent employees during the year is analysed as follows:

	2023 No.	2022 No.
Number of Organisation administrative support staff	2	2
Number of management staff	3	2
Number of advice service / training managers	1	2
Number of research and campaign workers	2	1
Number of advice session supervisors	1	—
Number of outreach caseworkers	5	4
Number of debt / energy advisors	4	5
Number of social prescribing link workers	4	5
Number of welfare benefit advisors	2	5
	<u>24</u>	<u>26</u>

The charity considers its key management personal comprise the trustees, chief executive officer and the financial manager. The total employment benefits including employer pension contributions of the key management personal was £76,723 (2022: £67,674).

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

12. Trustee remuneration and expenses

No trustees nor any persons connected with them have received any remuneration from the charity. The charity has not paid any expenses incurred by the trustees for services provided to the charity (2020 £NIL).

13. Tangible fixed assets

	Freehold property £	Fixtures and fittings £	Total £
Cost			
At 1 April 2022 and 31 March 2023	<u>198,907</u>	<u>144,938</u>	<u>343,845</u>
Depreciation			
At 1 April 2022	87,617	144,438	232,055
Charge for the year	<u>3,978</u>	<u>500</u>	<u>4,478</u>
At 31 March 2023	<u>91,595</u>	<u>144,938</u>	<u>236,533</u>
Carrying amount			
At 31 March 2023	<u>107,312</u>	<u>—</u>	<u>107,312</u>
At 31 March 2022	<u>111,290</u>	<u>500</u>	<u>111,790</u>

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

13. Tangible fixed assets *(continued)*

Fixed assets acquired via a grant from the national Lottery Committee being the freehold property (£198,907 cost, £91,595 depreciation) and fixtures and fittings, (£74,663 cost, £74,663 depreciation) are restricted in that the organisation may not dispose of these assets without prior written permission of the Board, nor use them as security for a loan or any other financial purpose.

14. Debtors

	2023	2022
	£	£
Prepayments and accrued income	3,187	4,946
Accrued income	51,475	35,934
Other debtors	11,154	18,042
	<u>65,816</u>	<u>58,922</u>

15. Other creditors including taxation and social security falling due within one year

	2023	2022
	£	£
Social security and other taxes	6,271	–
Bank overdraft	–	4,428
Other creditors	3,163	4,309
	<u>9,434</u>	<u>8,737</u>

16. Deferred income

	2023	2022
	£	£
Amount deferred in year	<u>129,642</u>	<u>19,616</u>

17. Government grants

The amounts recognised in the financial statements for government grants are as follows:

	2023	2022
	£	£
Recognised in income from donations and legacies:		
Government grants income	<u>3,000</u>	<u>206,243</u>

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

18. Analysis of charitable funds

Unrestricted funds

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
General funds	457,812	168,497	(255,386)	122,169	493,092
Designated Fund	86,000	—	—	(38,612)	47,388
	<u>543,812</u>	<u>168,497</u>	<u>(255,386)</u>	<u>83,557</u>	<u>540,480</u>

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
General funds	337,103	377,174	(407,584)	151,119	457,812
Designated Fund	80,000	—	—	6,000	86,000
	<u>417,103</u>	<u>377,174</u>	<u>(407,584)</u>	<u>157,119</u>	<u>543,812</u>

Restricted funds

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
Restricted Fund	111,290	620,530	(540,951)	(83,557)	107,312

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
Restricted Fund	115,268	665,385	(512,244)	(157,119)	111,290

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2023

19. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	–	107,312	107,312
Current assets	564,037	129,642	693,679
Creditors less than 1 year	(23,557)	(129,642)	(153,199)
Net assets	540,480	107,312	647,792

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	500	111,290	111,790
Current assets	602,873	19,616	622,489
Creditors less than 1 year	(59,561)	(19,616)	(79,177)
Net assets	543,812	111,290	655,102

20. Analysis of changes in net debt

	At 1 Apr 2022 £	Cash flows £	At 31 Mar 2023 £
Cash at bank and in hand	563,567	64,296	627,863

21. Related parties

No trustees nor any persons connected with them have received any remuneration from the charity. The charity has not paid any expenses incurred by the trustees for services provided to the charity (2022 £Nil).

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Management Information

Year ended 31 March 2023

The following pages do not form part of the financial statements.

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Detailed Statement of Financial Activities

Year ended 31 March 2023

	2023 £	2022 £
Income and endowments		
Donations and legacies		
Donations	683	400
Blackpool Clinical Commissioning Group/Integrated Care Board	142,310	139,932
Money and Pensions Service (MaPS)	108,973	100,285
Help to Claim	–	177,333
Citizens Advice	–	22,600
Children in Need	11,616	–
British Gas Energy Trust	71,208	59,067
Social Prescribing Link Worker	200,078	176,940
The National Lottery Community Fund (TNLCF)	32,338	31,940
Changing Futures	25,000	–
Population Health Core20plus5 Community Connectors	28,000	–
JJ Charitable Trust	5,000	–
Community Research & Engagement network (COREN)	7,000	–
Voluntary Community Faith and Social Enterprise	22,917	7,083
Community Self Care Fund	513	1,539
GP Access Fund	–	55,000
Blackpool Council	72,646	33,333
Health Research (NIHR)	31,566	15,736
Lancashire Association of Councils for Voluntary Service	–	12,129
Other Income	23,435	2,950
Covid Support Grants	3,000	206,243
	<u>786,283</u>	<u>1,042,510</u>
Investment income		
Bank interest receivable	<u>2,744</u>	<u>49</u>
Total income	<u>789,027</u>	<u>1,042,559</u>

Blackpool Citizens Advice Bureau

Company Limited by Guarantee

Detailed Statement of Financial Activities *(continued)*

Year ended 31 March 2023

	2023 £	2022 £
Expenditure		
Expenditure on charitable activities		
Wages and salaries	536,070	495,753
Premises costs	53,703	28,501
Sundries	10,556	40,928
Travel and training	15,780	6,323
Professional fees	68,679	90,359
Office costs	55,336	38,512
Depreciation	4,478	5,291
Covid support grants	3,000	206,243
Grants to clients	36,794	-
Irrecoverable VAT	11,941	7,918
	796,337	919,828
Total expenditure	796,337	919,828
Net (expenditure)/income	(7,310)	122,731

Accounts



BLACKPOOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

DIRECTORS' REPORT & FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

Registered Charity Number 1130422
Company Number 06787075 (England & Wales)

JOHN POTTER & HARRISON
Chartered Accountants & Statutory Auditors
112/114 Whitegate Drive
Blackpool
FY3 9XH

BLACKPOOL CITIZENS ADVICE BUREAU

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BLACKPOOL CITIZENS ADVICE BUREAU

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2022

The Trustees are pleased to present their annual trustees' report together with the financial statements of the charity for the year ended 31 March 2022 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

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 applicable to Charities preparing their accounts in accordance with the Financial Reporting applicable in the UK and Republic of Ireland (FRS102).

1. ADMINISTRATIVE INFORMATION

Name under which the charity is registered	Blackpool Citizens Advice Bureau
Charity registration number	1130422
Registered company number	06787075
Address of the principal office of the charity	6-10 Whitegate Drive Blackpool FY3 9AQ
Names of all those who were directors and charity trustees on the date the report was approved	Jeremy Dable James Davenport Stephen Dunstan Alistair Humphries (appointed 24.1.22) Cllr Mark Smith Matthew Willey Cllr Lynn Williams

2. STRUCTURE, GOVERNANCE AND MANAGEMENT

Date of governing document	9 th January 2009
Nature of governing document	Memorandum and Articles of Association
How the charity is constituted	Registered charity Private company limited by guarantee and not having share capital
Methods adopted for the recruitment and appointment of new directors/trustees	Directors are appointed in accordance with the Memorandum and Articles of Association and are elected to serve for three years.
Induction and training of directors	New directors are provided with induction training by the volunteer recruitment and training manager and the CEO and role descriptions are provided to all trustees describing their responsibilities.

The board of trustees meets at least quarterly. The charity became incorporated on 1st April 2010. The board formally reviews its performance annually, identifies any development needs and sets itself objectives.

BLACKPOOL CITIZENS ADVICE BUREAU

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2022 (Continued)

2. STRUCTURE, GOVERNANCE AND MANAGEMENT continued

Risk management

Risk is managed through the use of a risk management protocol and a risk register to identify those risks to which the charity is exposed and to take steps as are necessary to mitigate those risks. The protocol and risk register are reviewed annually by the board of trustees. Throughout the pandemic the risk register was regularly updated and reviewed in line with the latest government guidance around mitigating risks associated with COVID-19. This allowed the charity to ensure the correct protocols and information were in place to protect staff, volunteers, clients and visitors.

The risk register also identifies organisational risks in relation to loss of expertise and funding. The trustees are confident that the financial risks have been carefully managed and with healthy reserves and on-going funding arrangements the charity is in a low risk position in terms of finances. However, the current labour market poses a high risk where staff with experience and knowledge could be lost if their remuneration, terms and conditions are not kept in line with market trends.

Information assurance

The trustee board have put in place an information assurance strategy. The day-to-day operational information assurance management sits with the senior management team and information assurance is a standing item on all SMT agendas. The Training Manager keeps records of all training, including GDPR compliance and Information Governance training and the trustees board ensure good practice across all IG compliance.

3. FINANCIAL REVIEW

a. Reserves policy

The trustees have reviewed the charity's need for financial reserves in line with good practice across the sector, guidance from the Charity Commission and guidance from Citizens Advice nationally. The reserves policy is reviewed annually to make sure it remains fit for purpose. The trustees are acutely aware of the need to balance sufficient reserves against using resource for the benefit of communities. As reserve levels increase the trustee board work with the CEO to ensure funds are reinvested to meet charitable purposes. Current unrestricted reserves are £543,812 (2021 £417,103).

The need to maintain sufficient reserves for future sustainability of the charity is a high priority for trustees. The current position of future funding is positive with confirmation of continuation funding across all main funding streams. However, the nature of charitable funding is such that ensuring the charity is in a robust position financially is of paramount importance.

BLACKPOOL CITIZENS ADVICE BUREAU

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2022 (Continued)

3. FINANCIAL REVIEW (continued)

b. Current financial position

During the year the charity has benefited from additional funding streams. The most significant area of development has been implementing Social Prescribing as a service. Throughout the year the work with Primary Care Networks across Blackpool, Wyre and Fylde has developed and the charity now employs a full-time Health Service Manager and four Social Prescribing Link Workers. This has resulted in additional funding and further diversification of our funding across the health system.

Another significant development in funding is research and campaigns work. In securing a fellowship with the National Institute for Health Research (NIHR) in 2021 to study a pre-doctoral research degree, the CEO has developed the research function of the charity. This has attracted additional funding from universities, hospitals and local authorities. This funding is new and has only started to have an impact on the organisation and how it operates, allowing the dual aim of Citizens Advice; Research & Campaigns, to flourish as part of the overall aims of the charity.

The trustees are conscious of the ongoing uncertain environment around funding for charities and the VCFSE sector. The sector is often funded on a short-term basis with contracts frequently being for 12 months. This creates difficulties in financial management, long term planning and staffing of projects. There is acknowledgement that in order to serve the needs of communities, to be responsive and work with longer term plans, the funding model for the VCFSE needs to change.

The expertise the charity has in bid writing, income generation and working with the public sector to develop new funding arrangements sits exclusively with the CEO. The trustees recognise the need to ensure these skills are developed more broadly, as there are risks associated with a senior leader holding all this knowledge and expertise. Developing partnerships across the VCFSE to work in collaborative ways has resulted in new and exciting funding streams and delivery projects and the trustees are keen to see this work further developed.

c. Financial management policies

The trustee board is responsible for ensuring the charity is sufficiently resourced and that proper financial controls are in place. The board delegates tasks to the treasurer and the finance subcommittee. Whilst the overall responsibility of management remains with the board of trustees, the CEO is responsible for the day-to-day management of the financial resources. Budgets are agreed at board level and the finance policy and related policies are reviewed bi-annually.

BLACKPOOL CITIZENS ADVICE BUREAU

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2022 (Continued)

3. FINANCIAL REVIEW (continued)

d. Principle funding sources

In addition to the new funding for Social Prescribing and Research and Campaigns, there are a number of other significant funding streams that the charity receives. The CCG funding to deliver advice in GPs surgeries across Blackpool is an absolutely essential part of the charity's work, funding from the Money & Pensions Service allows us to deliver face-to-face debt advice and casework for the people of Blackpool and funding to grow and develop the VCFSE sector across the Fylde Coast has allowed us to quickly route funds to where there is most need, an essential function in a town which such high social and economic need. Blackpool Council do not fund core advice services but have been able to make some small grants available to help deliver advice to certain communities. The principal funding comes from health and we continue to develop our services to address health needs and ultimately support people disadvantaged through health inequalities.

British Gas Energy Trust fund us to deliver a project in partnership with CA Rossendale & Hyndburn. This is for energy advice and has proved to be a life-line for many of our clients who are struggling to pay for gas, electricity and water. As part of this project we also attend events across the Fylde Coast to help people understand their energy costs and raise awareness of the support we provide and the ways people can save money on their household energy bills.

4. PUBLIC BENEFIT STATEMENT

Citizens Advice Blackpool provides independent, impartial, confidential advice that is free at the point of access and helps people understand and exercise their rights and responsibilities.

We value diversity, promote equality and challenge discrimination in everything we do.

The service helps people resolve their legal, money and other problems by providing appropriate advice and by influencing policymakers. We use evidence of clients' problems to campaign for improvements in laws and services that often affect the most vulnerable in an adverse way.

The charity is established for the promotion of charitable purpose for the benefits of the community in Blackpool and surrounding districts of Northwest Lancashire by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

5. PERFORMANCE AND ACHIEVEMENTS

Citizens Advice Blackpool provided services that helped 5,802 people this year (2020-21 5,641) with 25,348 issues (2020-21 27,583). The main advice issue remains welfare benefits, with over 2,000 people seeking support with making benefit claims and appealing decisions. Debt has increased this year as an issue as many people have found themselves in debt coming out of the pandemic. Over 700 people were supported with debts and a similar number with housing issues. 50% of clients are still accessing advice by phone and the number of face-to-face appointments has not returned to pre-pandemic levels as yet. This is partly due to reserving face-to-face for people who need it and because all face-to-face advice is appointment only.

BLACKPOOL CITIZENS ADVICE BUREAU

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2022 (Continued)

5. PERFORMANCE AND ACHIEVEMENTS (continued)

Email advice remains a well-used and vital channel for people to access with 17% of clients receiving advice over email. 54% of our clients told us they have disabilities or long-term health issues, which is lower than pre-pandemic levels, so efforts are being made to ensure people can access advice in the way most suitable for them. 57% of our clients are female, 43% male. The number of clients who are non-white has also increased with black and Asian clients making up 14% of the total. This could be attributed to our work with partner organisations across Blackpool to create referrals routes for people who don't often use our service. The number of young people under 25 has also increased to almost 8% for the same reason.

We helped a significant number of people, 789 with health and community care needs. This is mainly through Social Prescribing.

Volunteer numbers have increased again following the pandemic and our volunteers remain a vital part of our services. We also have a number of paid staff who started with us as volunteers and we are very proud of the work they do and what they have achieved for themselves and the service as a whole.

6. CONTRIBUTIONS FROM VOLUNTEERS

The charity receives significant support and help in the form of voluntary assistance in advising the public. Without this support the charity would not be able to deliver its core face to face, telephone or Money Advice Service. Volunteers fulfill many roles, such as helping clients on reception, acting as advisers either face to face or over the telephone, providing support for caseworkers and conducting research and campaigns work. In addition to these roles, volunteers have helped with the recruitment and training of new volunteers and with the development of our service.

Volunteers attend Workers' Meetings every quarter and have been instrumental in helping communicate key messages throughout the organisation. Volunteers also contribute ideas and are valued members of our workforce. We are keen to ensure volunteers reflect the community we serve and have reached out to minority groups and organisations to recruit and train people across all sections of the community. Our volunteers often go on to paid employment and we encourage them to develop their skills. During the year 2 volunteers took up paid employment with us and over 40% of the volunteers who left moved on to paid work.

During 2021/2022 volunteer contribution has been assessed as having a public value of £72,925.

7. FUTURE PLANS

Ensuring we remain true to our aims of being independent, confidential, impartial and free at the point of access are what drives our future strategy. In August 2021 we held a Strategy Day that was attended by staff, volunteers and trustees. From this and consultations with clients and partners we developed our strategy plans for the next 3 years. Our plans include advocating for our clients using robust research data, making our services accessible for everyone and ensuring we progress each client in the best way possible to help them find a way forward. We recognise that the years ahead are going to be difficult for people in Blackpool, many of whom have complex and multiple needs. We are setting future plans to ensure the charity will remain here to help through these difficult times. Working in partnership is also a key strategic aim and we are hoping to set up working relationships with Blackpool Victoria Hospital over the next few years. Protecting the environment and staff mental health and well-being were key additional themes to this plan. Our new environmental policy is ambitious and a key part of who we are as a charity; bold and inclusive in all we do.

BLACKPOOL CITIZENS ADVICE BUREAU

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2022 (Continued)

7. FUTURE PLANS (continued)

Our staff and volunteers are our greatest asset. They have been through tough times like so many others during the past few years and we are firmly set on ensuring we look after our people. Holding quarterly Workers' Meetings has helped us to develop initiatives and activities that have come from the people and help us all be more resilient as the challenges we face grow.

The trustees recognise the need to invest in our workforce and the impact that the Cost-of-Living crisis is having on our services and our people. All future plans include strategies and initiatives to support the workforce.

8. TRUSTEES RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

The charity trustees (who are also the directors of the Blackpool Citizens Advice Bureau for the purposes of company law) are responsible for preparing a trustees' annual report and 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 of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for maintenance and integrity of the corporate and financial information included on the charity company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

BLACKPOOL CITIZENS ADVICE BUREAU

**TRUSTEES ANNUAL REPORT
FOR THE YEAR ENDED 31 MARCH 2022
(Continued)**

**8. TRUSTEES RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS
(continued)**

Statement as to disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the charity's auditor is unaware, and
- the trustees have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Signed on behalf of the board of trustees on: 09.12.22



Mark Smith - Treasurer

BLACKPOOL CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BLACKPOOL CITIZENS ADVICE BUREAU

Opinion

We have audited the financial statements of Blackpool Citizens Advice Bureau for the year ended 31 March 2022 which comprise the statement of financial activities, the statement of financial position, statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), 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 Charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with applicable law and International Standards on Auditing (UK) (ISAs (UK)). 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 Charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company'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.

BLACKPOOL CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BLACKPOOL CITIZENS ADVICE BUREAU (continued)

Other information (continued)

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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us, or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement (set out on page 6), the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

BLACKPOOL CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BLACKPOOL CITIZENS ADVICE BUREAU (continued)

Responsibilities of trustees (continued)

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

Auditor's responsibilities for the audit of the financial statements

We have been appointed auditor under the Companies Act 2006 and section 151 of the Charities Act 2011 and report in accordance with those Acts.

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 specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below. Our approach to identifying and assessing the risks in respect of irregularities and non-compliance with laws and regulations, was as follows:

- the senior statutory auditor 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 the directors and other management;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, the Charities Act 2011, taxation legislation and data protection, anti-bribery, employment, environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

BLACKPOOL CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BLACKPOOL CITIZENS ADVICE BUREAU (continued)

Auditor's responsibilities for the audit of the financial statements (continued)

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

- making enquires of management as to where they considered there was susceptibility to fraud, their knowledge of actual and alleged fraud;
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations; and
- understanding the design of the company's remuneration policies.

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

No instances of material non-compliance were identified.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Report Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

BLACKPOOL CITIZENS ADVICE BUREAU

**INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF
BLACKPOOL CITIZENS ADVICE BUREAU
(continued)**

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



**Jacqueline Hyde BA FCA (Senior Statutory Auditor)
for and on behalf of John Potter & Harrison
Chartered Accountants
and Statutory Auditors
112/114 Whitegate Drive
Blackpool
Lancashire
FY3 9XH**

Date: 13.12.22

BLACKPOOL CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING THE INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 MARCH 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	2021 £
Income:					
Donations and legacies		400	-	400	1,250
Income from charitable activities:					
Grants	2	170,482	665,385	835,867	692,576
Covid support grants	3	206,243	-	206,243	200,838
Income from other activities:					
Activities for generating funds		-	-	-	45
Investment income – bank interest	7	49	-	49	137
Total Incoming Resources		<u>377,174</u>	<u>665,385</u>	<u>1,042,559</u>	<u>894,846</u>
Expenditure:					
Cost of raising funds:					
Expenditure on charitable activities	8	201,341	512,244	713,585	551,049
Covid support grants	3	206,243	-	206,243	200,838
Total Resources Expended		<u>407,584</u>	<u>512,244</u>	<u>919,828</u>	<u>751,887</u>
Net Incoming/(Outgoing) resources before Transfers		<u>(30,410)</u>	<u>153,141</u>	<u>122,731</u>	<u>142,959</u>
Transfers					
Charge to restricted funding for administration and management expenditure	5	130,637	(130,637)	-	-
General funds transfer	5	26,482	(26,482)	-	-
Net Movement in Funds		<u>126,709</u>	<u>(3,978)</u>	<u>122,731</u>	<u>142,959</u>
Reconciliation of Funds					
Balances brought forward	15	<u>417,103</u>	<u>115,268</u>	<u>532,371</u>	<u>389,412</u>
Balances carried forward	16	<u>543,812</u>	<u>111,290</u>	<u>655,102</u>	<u>532,371</u>

The charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classified as continuing.

The notes on pages 16 to 28 form part of these financial statements

BLACKPOOL CITIZENS ADVICE BUREAU

BALANCE SHEET AT 31 MARCH 2022

	Note	2022 £	2021 £
Fixed Assets			
Tangible assets	11	111,790	117,081
Current Assets			
Debtors	12	58,922	132,690
Bank accounts		563,367	355,505
Cash in hand		200	200
		<u>622,489</u>	<u>488,395</u>
Current Liabilities			
Creditors	13	(79,177)	(73,105)
Net Current Assets		<u>543,312</u>	<u>415,290</u>
Net Assets	16	<u><u>655,102</u></u>	<u><u>532,371</u></u>
Represented by Accumulated Funds			
Restricted	15	111,290	115,268
Unrestricted	15	543,812	417,103
		<u><u>655,102</u></u>	<u><u>532,371</u></u>

The accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and in accordance with FRS102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

These financial statements were approved by the board of trustees on 09.12.22 and are signed on their behalf by:



Mark Smith - Treasurer

Company number 06787075

The notes on pages 16 to 28 form part of these financial statements

BLACKPOOL CITIZENS ADVICE BUREAU

CASH FLOW STATEMENT YEAR ENDED 31 MARCH 2022

	2022 £	2021 £
Cash flows from operating activities	122,731	142,959
Net adjustment for depreciation of tangible assets	5,291	6,205
Changes in:		
Other debtors	73,768	(122,271)
Other creditors	6,072	47,502
	<u>207,862</u>	<u>74,395</u>
Cash flows from investing activities		
Purchase of tangible assets	-	(1,500)
Proceeds of sale from tangible assets	-	-
Net cash used in investing activities	<u>-</u>	<u>(1,500)</u>
Net increase/decrease in cash and cash equivalents	207,862	72,895
Cash and cash equivalent at beginning of year	355,705	282,810
Cash and cash equivalent at end of year	<u><u>563,567</u></u>	<u><u>355,705</u></u>

BLACKPOOL CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

Basis of preparation and assessment of going concern

The financial statements have been prepared in accordance with 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 (FRS102) (effective 1 January 2015) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Blackpool Citizens Advice Bureau meet the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant Accounting Policy note.

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

Reconciliation with previous Generally Accepted Accounting Practice

In preparing the accounts, the trustees have considered whether applying the accounting policies required by FRS102 and the charities SORP FRS102.

Company status

The charity is a company limited by guarantee.

The members of the company are the trustees named on page 1.

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.

Incoming resources

Funding is received from Local Authorities for the provision of Citizen Advisory Services to users of the organisation.

Voluntary income is received by way of donations and is included in full in the statement of Financial Activities in the year in which it is received.

Grants including grants for the purchase of fixed assets are recognised in full in the statement of Financial Activities in the year in which the charity is entitled to the income.

Restricted funds are to be used for specific purposes laid down by the donor. Expenditure, which meets these criteria, is identified to the fund together with a fair allocation of management and support costs.

BLACKPOOL CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022 (continued)

1 Accounting policies (continued)

Income resources (continued)

Designated funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds.

Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purpose and are available as general funds.

Restricted funds – Revenue funds

Money Advice Service

Funding is provided to contribute towards the capital and revenue requirements associated with the provision of face to face debt/money advice services.

Help to Claim

Funding is obtained to deliver support to clients claiming Universal Credit.

Children in Need

Funding is obtained to set up young Citizens Advice to inform people aged 16-18 about the services offered.

British Gas Energy Trust (BGET)

To provide advice and assistance to members of the public, particularly those who are disadvantaged (disabled, young families, older people, people off grid, BAME groups) aimed at reducing and managing debt, maximising income, reducing fuel poverty, and improving energy efficiency.

Social Prescribing Link Worker (SPLW)

To provide personalised support to individuals, their families and carers to take control of their health and wellbeing, live independently and improve their health access and outcomes.

National Lottery Community Fund (TNLCF)

To provide support to clients to complete welfare benefit forms and to assist clients with appealing welfare benefit decisions, where appropriate.

Also additional funds (TNLCF) provided to support the most vulnerable during Covid by providing 1-2-1 support with food and reducing isolation.

Community Self Care Fund (CSCF)

To enable local communities to respond to the Covid crisis (distribution of funds).

GP Access Fund

To provide more holistic support which enable more appropriate GP face to face appointments.

Blackpool Council Outreach (BC Outreach)

To ensure people with mental health issues or those at risk are able to access timely financial advice as part of early intervention and recovery.

BLACKPOOL CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022 (continued)

1 Accounting policies (continued)

Restricted funds – Revenue funds (continued)

Health Research

Funding is from the NIHR to fund the CEO to complete research into health inequalities.

Lancashire Association of Councils for Voluntary Services (LACVS)

Funding for Kickstart apprentices.

Restricted funds - Capital funds

Community fund

Funding was provided initially to acquire and fit out the Whitegate Drive premises of the organisation. This property is restricted as set out in note 11 to these accounts.

Further funding was received to enable the acquisition of computer equipment and furniture to enable the team to train the advisory volunteers.

Costs of generating funds

Costs of generating funds includes all expenditure directly related to the incoming resources from activities for generating funds together with those costs associated with supporting these activities, including staff costs.

Charitable activities expenditure

Charitable activities expenditure includes all expenditure directly related to the provision of advisory services under the objects of the charity together with those costs associated with supporting these activities, including staff, establishment and other overhead cost. These support costs are shown separately within the notes to these accounts.

Governance costs

These are the costs associated with the governance arrangements of the charity which relate to the general running of the charity as opposed to those costs associated with fundraising or charitable activity. These costs will normally include audit, legal advice for trustees and costs associated with constitutional and statutory requirements.

Irrecoverable VAT

Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

Fixed assets

Fixed assets are stated at cost.

Fixed assets are reviewed annually for impairment and any recognised impairment is included in depreciation within the accounts.

BLACKPOOL CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022 (continued)

1 Accounting policies (continued)

Restricted funds – Capital funds (continued)

Depreciation

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Freehold land and buildings	-	2% straight line based on the original cost of the asset
Fixtures and fittings	-	20% straight line based on the original cost of the asset
Computer equipment	-	33 1/3% straight line based on the original cost of the asset

Pension costs

The company operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the charity. The annual contributions payable are charged to the Statement of Financial Activities.

Debtors

Other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid after taking any discount due.

Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in a 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 discount due.

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 their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Taxation

The company is considered to pass the tests set out in Sch. 6, para. 1 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Pt. 11, Ch. 3 of the Corporation Tax Act 2010 or s. 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

BLACKPOOL CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022 (continued)

2 Incoming resources from charitable activities

	Unrestricted Funds	Restricted Funds	Total Funds 2022	Total Funds 2021
	£	£	£	£
Grants received				
Blackpool Clinical Commissioning Group	139,932	-	139,932	139,932
Money and Pensions Service (MAPS)	-	100,285	100,285	106,338
Help to Claim	-	177,333	177,333	175,915
Citizens Advice	22,600	-	22,600	21,865
Children in Need	-	-	-	32,829
British Gas Energy Trust	-	59,067	59,067	27,712
Social Prescribing Link Worker (PCNS)	-	176,940	176,940	117,960
National Lottery Community fund	-	31,940	31,940	25,226
The National Lottery Community Fund - Covid Response	-	-	-	13,100
Health Equalities Partnership Programme	-	-	-	13,000
Blackpool, Wyre & Fylde	-	-	-	3,398
Community Foundation	-	-	-	13,701
Voluntary Community Faith & Social Enterprise	5,000	2,083	7,083	-
Community Self Care Fund	-	1,539	1,539	-
GP Access Fund	-	55,000	55,000	-
Blackpool Council Outreach	-	33,333	33,333	-
Health Research (NIHR)	-	15,736	15,736	-
Lancashire Association of Councils for Voluntary Service	-	12,129	12,129	-
Other incoming resources				
Other income	2,950	-	2,950	1,600
	<u>170,482</u>	<u>665,385</u>	<u>835,867</u>	<u>692,576</u>

3 Covid support grants

	2022 £
Net deficit brought forward	(30,838)
Received during the year	223,031
Received after the year end	14,050
Total income	<u>206,243</u>
Expenditure made during the year	
Blackpool area grants to VCFSE	(139,063)
Fylde & Wyre area grants to VCFSE	(67,180)
Net surplus/(deficit)	<u>-</u>

BLACKPOOL CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022 (continued)

3 Covid support grants (continued)

Funding received from local councils in Wyre and Fylde and local clinical commissioning groups to set up and deliver a scheme for Voluntary, Community, Faith and Social Enterprise Sector (VCFSE) organisations to apply for grants to help them support the community, especially people who were vulnerable, during the pandemic.

4 Restricted Funds

	Restricted Revenue Expenditure Funds £	Restricted Capital Funds £	Total Restricted Funds 2022 £	Total Restricted Funds 2021 £
Incoming resources	665,385	-	665,385	499,080
Resources expended	(508,266)	(3,978)	(512,244)	(339,159)
Net restricted funds surplus/(deficit) for the period before funding transfers	157,119	(3,978)	153,141	159,921
Charge to restricted funding for management and administration expenditure	(130,637)	-	(130,637)	(126,907)
General funds transfer				
- to meet restricted projects shortfall	(26,482)	-	(26,482)	(37,358)
Net restricted funds surplus/(deficit) for the period after funding transfers	-	(3,978)	(3,978)	(4,344)
Restricted funds brought forward	-	115,268	115,268	119,612
Restricted funds carried forward	-	111,290	111,290	115,268

	Restricted Revenue Expenditure Funds £	Restricted Capital Funds £	Total Restricted Funds 2022 £	Total Restricted Funds 2021 £
Assets held:				
Cost	-	296,496	296,496	296,496
Depreciation to date	-	(185,206)	(185,206)	(181,228)
Net book value	-	111,290	111,290	115,268

Note 5

Note 6

BLACKPOOL CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022 (continued)

5 Restricted Revenue Expenditure Funds

	VCFSF £	CSCF £	LACVS £	Outreach £	BC Community Fund £	Health Research £	Money and Pensions Service £	British Gas Energy Trust £	Help to Claim £	(PCNS) Social Prescribing Link Worker £	GP Access Fund £	Total 2021 £
Incoming resources												
Income resources from charitable activities	2,083	1,539	12,129	33,333	31,940	15,736	100,285	59,067	177,333	176,940	55,000	499,080
Total incoming restricted resources	2,083	1,539	12,129	33,333	31,940	15,736	100,285	59,067	177,333	176,940	55,000	499,080
Resources Expended												
Charitable activities												
Provision of direct charitable services	954	-	14,826	6,035	23,248	15,736	79,113	46,352	113,643	84,467	27,447	312,199
Direct charitable support costs	-	1,539	-	-	-	-	3,005	-	23,817	53,084	15,000	22,616
Charitable expenditure incurred	954	1,539	14,826	6,035	23,248	15,736	82,118	46,352	137,460	137,551	42,447	334,815
Net restricted funds surplus for the period before funding transfers	1,129	-	(2,697)	27,298	8,692	-	18,167	12,715	39,873	39,389	12,553	164,265
Charge to restricted funding for administration and management expenditure	(1,129)	-	(6,742)	(1,619)	(7,916)	-	(23,288)	(12,715)	(39,873)	(24,802)	(12,553)	(126,907)
General funds transfer	-	-	9,439	(25,679)	(776)	-	5,121	-	-	(14,587)	-	(26,482)
- to meet restricted projects shortfall	-	-	-	-	-	-	-	-	-	-	-	-
Restricted funds carried forward												

BLACKPOOL CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022
(continued)

6 Restricted Capital Funds

	Community Fund £	Big Lottery Fund Accessible Advice £	Money and Pensions Service £	The Access to Volunteering Fund £	Citizens Advice Nationwide Grant £	Big Lottery Fund Advice Plus £	Lloyds Bank Foundation £	Advice Services Transition Trust £	People's Lottery Postcode £	Children in Need £	Total 2022 £	Total 2021 £
Incoming resources												
Income from charitable activities	-	-	-	-	-	-	-	-	-	-	-	-
Total incoming restricted resources												
Resources expended												
Charitable activities												
Direct charitable support costs	3,978	-	-	-	-	-	-	-	-	-	3,978	4,344
Charitable expenditure incurred	3,978	-	-	-	-	-	-	-	-	-	3,978	4,344
Net restricted funds incoming resources for the period	(3,978)	-	-	-	-	-	-	-	-	-	(3,978)	(4,344)
Restricted funds brought forward	115,268	-	-	-	-	-	-	-	-	-	115,268	119,612
Fixed assets transferred between restricted funds	-	-	-	-	-	-	-	-	-	-	-	-
Fixed asset funding transferred to unrestricted funds where capital restriction met	-	-	-	-	-	-	-	-	-	-	-	-
Restricted funds carried forward	111,290										111,290	115,268
Assets held												
Cost	273,540	13,242	1,179	3,634	139	96	145	671	2,750	1,100	296,496	296,496
Depreciation to date	(162,250)	(13,242)	(1,179)	(3,634)	(139)	(96)	(145)	(671)	(2,750)	(1,100)	(185,206)	(181,228)
Net book value	111,290	-	-	-	-	-	-	-	-	-	111,290	115,268

BLACKPOOL CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022 (continued)

7 Investment Income

	2022 £	2021 £
Bank interest receivable	49	137

8 Costs of Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	2021 £
(a) Provision of charitable services:				
Provision of citizens advisory services -				
Staff costs	86,765	408,988	495,753	420,331
Office costs: General fund	35,145			
Designated fund	2,715			
	37,860	652	38,512	44,985
Travel and training	6,323	-	6,323	9,038
Sundries	12,427	28,503	40,930	9,256
Professional fees	14,759	69,623	84,382	22,116
Non reclaimable VAT	7,918	-	7,918	9,010
Support costs -				
Premises costs: General fund	19,907			
Designated fund	8,094			
	28,001	500	28,501	23,936
Payroll fees	405	-	405	600
Depreciation	1,311	3,978	5,289	6,205
	195,769	512,244	708,013	545,477

(b) Governance Costs

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	2021 £
Audit fees	4,000	-	4,000	4,000
Professional Indemnity Insurance	1,572	-	1,572	1,572
	5,572	-	5,572	5,572

BLACKPOOL CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022 (continued)

(c) Total Resources expended

	Staff Costs £	Depreciation £	Other Costs £	Total 2022 £	Total 2021 £
Costs of charitable activities	495,753	5,289	206,971	708,013	545,477
Governance costs	-	-	5,572	5,572	5,572
	<u>495,753</u>	<u>5,289</u>	<u>212,543</u>	<u>713,585</u>	<u>551,049</u>

9 Analysis of staff costs and remuneration of key management personnel

	2022 £	2021 £
The aggregate payroll costs were:		
Wages and salaries	446,668	383,400
Redundancy	10,808	-
Social security costs	30,939	30,338
Employer's pension costs	7,338	6,593
	<u>495,753</u>	<u>420,331</u>

Particulars of employees

	2022	2021
The average number of staff employed by the charity during the financial year amounted to:		
Number of organisation administrative support staff	2	2
Number of management staff	2	2
Number of advice service managers	1	1
Number of telephone advice service managers	1	1
Number of training managers	1	-
Number of advice session supervisors	-	1
Number of outreach caseworkers	4	4
Number of debt advisors	5	5
Number of welfare benefit advisors	5	-
Number of project co-ordinators	-	-
Number of social prescribing link workers	5	5
	<u>26</u>	<u>21</u>

The charity considers its key management personnel comprise the trustees, chief executive officer and the financial manager. The total employment benefits including employer pension contributions of the key management personnel was £69,166 (2021: £67,674). No employee had employee benefits in excess of £60,000 (2021: None).

BLACKPOOL CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022 (continued)

10 Indemnity Insurance

	2022 £	2021 £
Indemnity insurance	1,572	1,572

Indemnity insurance was paid in the financial year to

- protect the charity from loss arising from any neglect, error or omission committed in good faith of its trustees, employees, volunteers and honorary advisors; and
- indemnify the trustees against claim arising out of advice given by organisation workers.

11 Fixed Assets

	Freehold Property £	Office Equipment £	Fixtures & Fittings £	Total £
Cost				
At 1 April 2021	198,907	63,317	81,621	343,845
Additions	-	-	-	-
At 31 March 2022	198,907	63,317	81,621	343,845
Depreciation				
At 1 April 2021	83,639	61,504	81,621	226,764
Charge for year	3,978	1,313	-	5,291
At 31 March 2022	87,617	62,817	81,621	232,055
Net book value				
At 31 March 2022	111,290	500	-	111,790
Net book value of restricted assets	111,290	-	-	111,290
Net book value				
At 31 March 2021	115,268	1,813	-	117,081
Net book value of restricted assets	115,268	-	-	115,268

Fixed assets acquired via a grant from the National Lottery Committee being the freehold property (£198,907 cost, £83,639 depreciation) and fixtures and fittings, (£74,663 cost, £74,663 depreciation) are restricted in that the organisation may not dispose of these assets without the prior written permission of the Board, nor use them as security for a loan or any other financial purpose.

In respect of land or buildings, this restriction shall be in force for 80 years from the date of acquisition. (February 1999).

BLACKPOOL CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022 (continued)

12 Debtors

	2022 £	2021 £
Accrued income	35,934	97,812
Prepayments	4,946	3,762
Other debtor	18,042	31,116
	<u>58,922</u>	<u>132,690</u>

13 Creditors

	2022 £	2021 £
Bank overdraft	4,428	5,183
Accruals	50,824	23,689
Deferred income:		
Citizen Advice – HMPT phone deposit	-	14,600
Citizen Advice – Single queue deposit	-	8,000
Universal Credit	-	7,431
The National Lottery Community Fund	8,238	8,225
Lancashire County Council	-	500
Fylde Borough Council	-	500
Community Self Care	961	1,000
BC Outreach	4,167	-
Changing Futures	6,250	-
Other creditors	4,309	3,977
	<u>79,177</u>	<u>73,105</u>

14 Related Parties

No trustees nor any persons connected with them have received any remuneration from the charity. The charity has not paid any expenses incurred by the trustees for services provided to the charity (2021 £Nil).

BLACKPOOL CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2022 (continued)

15 Funds Account

	General Funds £	Designated Funds £	Restricted Funds £	Total £
Balance brought forward	337,103	80,000	115,268	532,371
Spent in the year	10,809	(10,809)	-	-
Net movement in funds for the current year	109,900	16,809	(3,978)	122,731
	<u>457,812</u>	<u>86,000</u>	<u>111,290</u>	<u>655,102</u>
Retained fund balances carried forward	<u>457,812</u>	<u>86,000</u>	<u>111,290</u>	<u>655,102</u>

16 Analysis of net assets between restricted and unrestricted funds

	Tangible Fixed Assets £	Other Net Assets £	Total £
Unrestricted funds	500	543,312	543,812
Restricted funds	111,290	-	111,290
	<u>111,790</u>	<u>543,312</u>	<u>655,102</u>

Accounts



BLACKPOOL CITIZENS ADVICE BUREAU
(A company limited by guarantee)

DIRECTORS' REPORT & FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

Registered Charity Number 1130422
Company Number 06787075 (England & Wales)

JOHN POTTER & HARRISON
Chartered Accountants & Statutory Auditors
112/114 Whitegate Drive
Blackpool
FY3 9XH

BLACKPOOL CITIZENS ADVICE BUREAU

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BLACKPOOL CITIZENS ADVICE BUREAU

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2021

The Trustees are pleased to present their annual trustees' report together with the financial statements of the charity for the year ended 31 March 2021 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

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 applicable to Charities preparing their accounts in accordance with the Financial Reporting applicable in the UK and Republic of Ireland (FRS102).

1. ADMINISTRATIVE INFORMATION

Name under which the charity is registered	Blackpool Citizens Advice Bureau
Charity registration number	1130422
Registered company number	06787075
Address of the principal office of the charity	6-10 Whitegate Drive Blackpool FY3 9AQ
Names of all those who were directors and charity trustees on the date the report was approved	Jeremy Dable James Davenport (appointed 22.1.21) Stephen Dunstan Alistair Humphries (to be appointed at AGM) Cllr Mark Smith Matthew Willey Cllr Lynn Williams

2. STRUCTURE, GOVERNANCE AND MANAGEMENT

Date of governing document	9 th January 2009
Nature of governing document	Memorandum and Articles of Association
How the charity is constituted	Registered charity Private company limited by guarantee and not having share capital
Methods adopted for the recruitment and appointment of new directors/trustees	Directors are appointed in accordance with the Memorandum and Articles of Association and are elected to serve for three years.
Induction and training of directors	New directors are provided with induction training by the volunteer recruitment and training officer and the CEO and role descriptions are provided to all trustees describing their responsibilities.

The board of trustees meets at least quarterly. The charity became incorporated on 1st April 2010. The board formally reviews its performance annually, identifies any development needs and sets itself objectives.

BLACKPOOL CITIZENS ADVICE BUREAU

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2021 (Continued)

2. STRUCTURE, GOVERNANCE AND MANAGEMENT continued

Risk Management

Risk is managed through the use of a Risk Management Protocol and a Risk Register to identify those risks to which the Charity is exposed and to take steps as are necessary to mitigate those risks. The protocol and risk register are reviewed annually and have been updated towards the end of this financial year to include risk associated with the pandemic. The risk register, together with the business continuity plan and covid-19 action plan have helped the charity plan for the changes implemented across our services in light of the risks to staff, volunteers, clients and visitors as a result of the pandemic.

Information assurance

The bureau trustee board have reviewed the information assurance strategy. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. The bureau aims to achieve an appropriate level of compliance to the General Data Protection Regulation, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO 27000 series of standards.

3. FINANCIAL REVIEW

a. Reserves policy

The trustees have reviewed the charity's need for reserves in line with guidance from the charity commission and good practice across the sector. From this a reserves policy was developed and is reviewed annually to ensure it remains fit for purpose. The trustees are keen to ensure a balance between holding a sufficient reserve and using financial resources for the benefit of the communities that the charity serves.

Current unrestricted reserves, net of designated funds, are £337,103. The trustees consider this sufficient to ensure the effective continuation of the charity.

Trustees recognise the need to ensure sufficient reserves are held for the future sustainability of the charity. From 2022 there is significant uncertainty around the continuation of funding for debt advice from the Money and Pensions Service (MaPS) and welfare benefits advice for Universal Credit claimants through the DWP Help to Claim scheme. Whilst funding changes and the charity faces future uncertainty, the need for advice is increasing and the trustees recognise that sustaining services for our clients is a priority.

BLACKPOOL CITIZENS ADVICE BUREAU

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2021 (Continued)

3. FINANCIAL REVIEW (continued)

b. Current financial position

The charity has benefitted from a number of additional funding streams and new projects to further enhance the secure financial position that has been built up in recent years. However, the management team are aware that the external recommissioning environment could result in a reduction in funding in 2022, so contingency plans have been put in place and scenario planning is being undertaken to ensure the charity has financial resilience built in.

Diversifying income streams has always been part of the on-going strategy for the charity and in 2020 we introduced a new direction with Social Prescribing. Building on plans to offer integrated advice services across health and care structures, Social Prescribing is a natural fit for a social welfare advice organization. Working with Primary Care Networks to secure funding to establish Social Prescribing across Blackpool, Wyre and Fylde areas also expands the charity's geographical reach in line with our constitution to serve the people of Blackpool and the surrounding area of Lancashire.

The trustees are very conscious of the uncertain economic climate we operate in and the uncertainty about funding for the VCFS nationally in light of covid-19. This has resulted in further careful planning and mapping of future income streams. There is also a continuation of the emphasis on income generation and building innovation into the service we provide. Embracing new technology and working with different sections of the community to find new ways to meet their needs is also part of our strategy over the coming years. Social Prescribing is one example of how we have realized these plans and the trustees recognize the need for further developments and innovation in the future. The charity has plans to attract the additional funding made available through the Levelling Up agenda and investment in Blackpool as well as developing as a centre for research and campaigns work.

The trustees recognize the in-house expertise the charity has in bid writing, income generation and is developing around research and supports further training and development by investing in the people and working with potential funders. They also support development of partnerships that will build services locally and bring further funding to areas of need.

c. Financial management policies

The trustee board is responsible for ensuring the charity is sufficiently resourced and that proper financial controls are in place. The board delegates tasks to the treasurer and the finance subcommittee. Whilst the overall responsibility of management remains with the board of trustees, the CEO is responsible for the day-to-day management of the financial resources. Budgets are agreed at board level and the finance policy and related policies are reviewed bi-annually.

BLACKPOOL CITIZENS ADVICE BUREAU

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2021 (Continued)

3. FINANCIAL REVIEW (continued)

d. Principle funding sources

Blackpool, Wyre & Fylde Clinical Commissioning Groups (CCGs) continue to fund the advice services in Primary Care settings and have supported the charity to develop further links with partners to plan and deliver social prescribing. During the pandemic, the CCGs have been supportive of adapting services to digital channels when face to face advice in GPs surgeries was not possible. The trustees, staff and manager would like to extend their gratitude for this flexibility and support, allowing the funding to be used to provide advice to vulnerable people facing difficulties as a result of the pandemic. Help to Claim has provided funding to support people making a Universal credit claim and this has been a lifeline for so many people as a result of the pandemic. Money and Pensions Service has continued to support face to face debt advice and where covid restrictions have allowed, this has been offered to clients. Funding from Blackpool Council for core advice services ended in November 2019, and whilst it is recognised that the local authority has many competing demands on its resources and has faced significant budget cuts in recent years, we hope resources will be available again in the future to deliver vital advice services to the people of Blackpool.

4. PUBLIC BENEFIT STATEMENT

Citizens Advice Blackpool provides independent, impartial, confidential advice that is free at the point of access and helps people understand and exercise their rights and responsibilities.

We value diversity, promote equality and challenge discrimination in everything we do.

The service helps people resolve their legal, money and other problems by providing appropriate advice and by influencing policymakers. We use evidence of clients' problems to campaign for improvements in laws and services that often affect the most vulnerable in an adverse way.

The charity is established for the promotion of charitable purpose for the benefits of the community in Blackpool and surrounding districts of North West Lancashire by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

5. PERFORMANCE AND ACHIEVEMENTS

During the year Citizens Advice Blackpool helped 5,641 clients (5,778 in 2019-20) with 27,583 issues (26,393 in 2019-20). Welfare benefits remains the main issue that people seek advice on, with over 3,000 clients accessing advice on claiming Universal credit, Employment Support Allowance and Personal Independence Payments as well as Attendance Allowance. Universal Credit advice increased significantly as more people needed to make a claim due to the external economic environment as a result of the pandemic.

Whereas in 2019-20 62% of clients received advice face to face, this changed to the same percentage receiving advice by phone this year. As the pandemic and restrictions put in place by the government meant that all face-to-face services had to close, the charity quickly mobilised digital services as all staff and volunteers began working from home. Responding quickly to this change resulted in continuity of advice services during a time of very high demand across Blackpool and surrounding area.

BLACKPOOL CITIZENS ADVICE BUREAU

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2021 (Continued)

5. PERFORMANCE AND ACHIEVEMENTS (continued)

Email advice also became a vital channel for people to use and 21% of clients accessed advice using this channel during the year. 7% of clients used the webchat function on the website for advice and the management team ensured that staff and volunteers were trained and supported to deliver across digital channels.

The number of clients under 30 increased by 15%, reflecting the work CA Blackpool have done to make advice more accessible to young people and the external environment's impact on this age group during the pandemic.

The demand for debt advice fell, reflecting the support in place during the pandemic to help people avoid financial difficulties. Once this support is lifted debt advice will be in high demand.

Volunteers have remained a vital part of our service delivery during the year and continue to make a valuable contribution to the services we deliver. Like staff, volunteers have worked from home when restrictions around face to face were in place and have supported clients with email and telephone advice throughout the pandemic.

6. FUTURE PLANS

Throughout the changes and disruption cause this year by the pandemic, CA Blackpool have remained firmly committed to ensuring our services are accessible to everyone and that we are available for those who need us the most. This continues to be the direction for the future and we want to ensure that confidential, impartial, non-judgemental advice that is free at the point of access is available to everyone who needs it.

Our plans for the future include concentrating resources to impact positively on the health and wellbeing of our clients. This includes, delivering advice from Primary Care setting when restrictions allow and it is safe to do so. Working closely with local place based NHS colleagues to ensure the voice of our clients is heard when new services and health structures are designed and delivered.

Developing and expanding debt advice, social prescribing and specialist advice services around housing and welfare benefits are in our future plans. We see recommissioning of services nationally and locally as opportunities to improve and expand our work and we will be seizing these opportunities over the coming years.

We are also expanding the scope of our research towards rigorous academic research that will help shape the way in which policies and services are designed for the future. We're ambitious about the potential of our research and recognise the need for more research linked to the practical solutions for the problems people face. It is our intention to become a research centre of excellence and to share our findings, attract research funding and develop the knowledge base for other academic practitioners.

As Blackpool and the surrounding area begins to recover from the pandemic, it is our aim to ensure that integrated health and advice services are fit for purpose and provide the necessary support to people at the point in their lives when they most need it and it will make the most impact.

BLACKPOOL CITIZENS ADVICE BUREAU

TRUSTEES ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2021 (Continued)

7. TRUSTEES RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

The charity trustees (who are also the directors of the Blackpool Citizens Advice Bureau for the purposes of company law) are responsible for preparing a trustees' annual report and 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 of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for maintenance and integrity of the corporate and financial information included on the charity company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement as to disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the charity's auditor is unaware, and
- the trustees have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Signed on behalf of the board of trustees on: 20-12-21



Mark Smith - Treasurer

BLACKPOOL CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BLACKPOOL CITIZENS ADVICE BUREAU

Opinion

We have audited the financial statements of Blackpool Citizens Advice Bureau for the year ended 31 March 2021 which comprise the statement of financial activities, the statement of financial position and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), 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 Charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with applicable law and International Standards on Auditing (UK) (ISAs (UK)). 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 Charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company'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.

BLACKPOOL CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BLACKPOOL CITIZENS ADVICE BUREAU (continued)

Other information (continued)

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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us, or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement (set out on page 6), the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

BLACKPOOL CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF BLACKPOOL CITIZENS ADVICE BUREAU (continued)

Responsibilities of trustees (continued)

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

Auditor's responsibilities for the audit of the financial statements

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

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.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



**Jacqueline Hyde BA FCA (Senior Statutory Auditor)
for and on behalf of John Potter & Harrison
Chartered Accountants
and Statutory Auditors
112/114 Whitegate Drive
Blackpool
Lancashire
FY3 9XH**

Date: 21.12.2021

BLACKPOOL CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING THE INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 MARCH 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	2020 £
Income:					
Donations and legacies		1,250	-	1,250	600
Income from charitable activities:					
Grants	2	193,496	499,080	692,576	469,007
Covid support grants	3	200,838	-	200,838	-
Income from other activities:					
Activities for generating funds		45	-	45	262
Investment income – bank interest	7	137	-	137	628
Total Incoming Resources		<u>395,766</u>	<u>499,080</u>	<u>894,846</u>	<u>470,497</u>
Expenditure:					
Cost of raising funds:					
Expenditure on charitable activities	8	211,890	339,159	551,049	432,016
Covid support grants	3	200,838	-	200,838	-
Total Resources Expended		<u>412,728</u>	<u>339,159</u>	<u>751,887</u>	<u>432,016</u>
Net Incoming/(Outgoing) resources before Transfers		(16,962)	159,921	142,959	38,481
Transfers					
Charge to restricted funding for administration and management expenditure	5	126,907	(126,907)	-	-
General funds transfer	5	37,358	(37,358)	-	-
Net Movement in Funds		<u>147,303</u>	<u>(4,344)</u>	<u>142,959</u>	<u>38,481</u>
Reconciliation of Funds					
Balances brought forward	15	<u>269,800</u>	<u>119,612</u>	<u>389,412</u>	<u>350,931</u>
Balances carried forward	16	<u>417,103</u>	<u>115,268</u>	<u>532,371</u>	<u>389,412</u>

The charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classified as continuing.

The notes on pages 12 to 24 form part of these financial statements

BLACKPOOL CITIZENS ADVICE BUREAU

BALANCE SHEET AT 31 MARCH 2021

	Note	2021 £	2020 £
Fixed Assets			
Tangible assets	11	117,081	121,786
Current Assets			
Debtors	12	132,690	10,419
Bank accounts		355,505	282,610
Cash in hand		200	200
		488,395	293,229
Current Liabilities			
Creditors	13	(73,105)	25,603
Net Current Assets		415,290	267,626
Net Assets	16	532,371	389,412
Represented by Accumulated Funds			
Restricted	15	115,268	119,612
Unrestricted	15	417,103	269,800
		532,371	389,412

The accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and in accordance with FRS102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

These financial statements were approved by the board of trustees on 20.12.21...and are signed on their behalf by:



Mark Smith - Treasurer

Company number 06787075

The notes on pages 12 to 24 form part of these financial statements

BLACKPOOL CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

Basis of preparation and assessment of going concern

The financial statements have been prepared in accordance with 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 (FRS102) (effective 1 January 2015) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Blackpool Citizens Advice Bureau meet the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant Accounting Policy note.

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

Reconciliation with previous Generally Accepted Accounting Practice

In preparing the accounts, the trustees have considered whether applying the accounting policies required by FRS102 and the charities SORP FRS102.

Company status

The charity is a company limited by guarantee.

The members of the company are the trustees named on page 1.

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.

Cash flow statement

The trustees have taken advantage of the exemption in Financial Reporting Standard No 1 (revised) from including a cash flow statement in the financial statements on the grounds that the charity is a small company.

Incoming resources

Funding is received from Local Authorities for the provision of Citizen Advisory Services to users of the organisation.

Voluntary income is received by way of donations and is included in full in the statement of Financial Activities in the year in which it is received.

Grants including grants for the purchase of fixed assets are recognised in full in the statement of Financial Activities in the year in which the charity is entitled to the income.

Restricted funds are to be used for specific purposes laid down by the donor. Expenditure, which meets these criteria, is identified to the fund together with a fair allocation of management and support costs.

BLACKPOOL CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021 (continued)

1 Accounting policies (continued)

Income resources (continued)

Designated funds are donations and other income received or generated for the objects of the charity without further specified purpose and is available as general funds.

Unrestricted funds are donations and other income received or generated for the objects of the charity without further specified purpose and is available as general funds.

Restricted funds – Revenue funds

Money Advice Service

Funding is provided to contribute towards the capital and revenue requirements associated with the provision of face to face debt/money advice services.

Lloyd Bank Foundation

Funding is obtained to provide holistic support and advice to people experiencing mental health issues.

Building Better Opportunities (Selnet)

Funding is provided for Age of Opportunity and Invest in Youth projects.

Help to Claim

Funding is obtained to deliver a universal support and aid to claim service.

Children in Need

Funding is obtained to set up young Citizens Advice to inform people aged 16-18 about the services offered.

Building Better Opportunities (WEA)

Funding is obtained to ensure that no-one in Lancashire is lacking in basic computer skills.

British Gas Energy Trust (BGET)

To provide advice and assistance to members of the public, particularly those who are disadvantaged (disabled, young families, older people, people off grid, BAME groups) aimed at reducing and managing debt, maximising income, reducing fuel poverty, and improving energy efficiency.

Social Prescribing Link Worker (SPLW)

To provide personalised support to individuals, their families and carers to take control of their health and wellbeing, live independently and improve their health access and outcomes.

National Lottery Community Fund (TNLCF)

To provide support to clients to complete welfare benefit forms and to assist clients with appealing welfare benefit decisions, where appropriate.

Also additional funds (TNLCF) provided to support the most vulnerable during Covid by providing 1-2-1 support with food and reducing isolation.

BLACKPOOL CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021 (continued)

1 Accounting policies (continued)

Restricted funds - Capital funds

Community fund

Funding was provided initially to acquire and fit out the Whitegate Drive premises of the organisation. This property is restricted as set out in note 10 to these accounts.

Further funding was received to enable the acquisition of computer equipment and furniture to enable the team to train the advisory volunteers.

Costs of generating funds

Costs of generating funds includes all expenditure directly related to the incoming resources from activities for generating funds together with those costs associated with supporting these activities, including staff costs.

Charitable activities expenditure

Charitable activities expenditure includes all expenditure directly related to the provision of advisory services under the objects of the charity together with those costs associated with supporting these activities, including staff, establishment and other overhead cost. These support costs are shown separately within the notes to these accounts.

Governance costs

These are the costs associated with the governance arrangements of the charity which relate to the general running of the charity as opposed to those costs associated with fundraising or charitable activity. These costs will normally include audit, legal advice for trustees and costs associated with constitutional and statutory requirements.

Irrecoverable VAT

Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

Fixed assets

Fixed assets are stated at cost.

Fixed assets are reviewed annually for impairment and any recognised impairment is included in depreciation within the accounts.

Depreciation

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Freehold land and buildings	-	2% straight line based on the original cost of the asset
Fixtures and fittings	-	20% straight line based on the original cost of the asset
Computer equipment	-	33 1/3% straight line based on the original cost of the asset

Pension costs

The company operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the charity. The annual contributions payable are charged to the Statement of Financial Activities.

BLACKPOOL CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021 (continued)

1 Accounting policies (continued)

Restricted funds – Capital funds (continued)

Debtors

Other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid after taking any discount due.

Cash at bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments.

Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in a 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 discount due.

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 their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Taxation

The company is considered to pass the tests set out in Sch. 6, para. 1 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Pt. 11, Ch. 3 of the Corporation Tax Act 2010 or s. 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

BLACKPOOL CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021 (continued)

2 Incoming resources from charitable activities

	Unrestricted Funds	Restricted Funds	Total Funds 2021	Total Funds 2020
	£	£	£	£
Grants received				
Blackpool Borough Council	-	-	-	16,666
Blackpool Clinical Commissioning Group	139,932	-	139,932	138,000
Money Advice Service	-	106,338	106,338	102,582
Help to Claim	-	175,915	175,915	49,226
Citizens Advice	21,865	-	21,865	597
Children in Need	-	32,829	32,829	24,147
Lloyds Bank Foundation	-	-	-	6,191
Building Better Opportunities (Selnet)	-	-	-	690
Building Better Opportunities (WEA)	-	-	-	7,309
British Gas Energy Trust	-	27,712	27,712	-
Social Prescribing Link Worker	-	117,960	117,960	-
National Lottery Community fund	-	25,226	25,226	-
TNLCF Covid Response	-	13,100	13,100	-
HEPP	13,000	-	13,000	-
BW & F	3,398	-	3,398	-
Community Foundation	13,701	-	13,701	-
Other incoming resources				
Other income	1,600	-	1,600	1,355
	<u>193,496</u>	<u>499,080</u>	<u>692,576</u>	<u>469,007</u>

3 Covid support grants

	2021 £
Received during the year	170,000
Received after the year end	30,838
Total income	<u>200,838</u>
Expenditure made during the year	
Blackpool area grants to VCFSE	(85,692)
Fylde & Wyre are grants to VCFSE	(115,146)
Net surplus/(deficit)	<u><u>NIL</u></u>

Funding received from local councils in Wyre and Fylde and local clinical commissioning groups to set up and deliver a scheme for Voluntary, Community, Faith and Social Enterprise Sector (VCFSE) organisations to apply for grants to help them support the community, especially people who were vulnerable, during the pandemic.

BLACKPOOL CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021 (continued)

4 Restricted Funds

	Restricted Revenue Expenditure Funds £	Restricted Capital Funds £	Total Restricted Funds 2021 £	Total Restricted Funds 2020 £
Incoming resources	499,080	-	499,080	312,389
Resources expended	(334,815)	(4,344)	(339,159)	(212,926)
Net restricted funds surplus/(deficit) for the period before funding transfers	164,265	(4,344)	159,921	99,463
Charge to restricted funding for management and administration expenditure	(126,907)	-	(126,907)	(102,903)
General funds transfer				
- to meet restricted projects shortfall	(37,358)	-	(37,358)	(905)
Net restricted funds surplus/(deficit) for the period after funding transfers	-	(4,344)	(4,344)	(4,345)
Restricted funds brought forward	-	119,612	119,612	123,957
Fixed asset funding transferred to unrestricted funds where capital restriction met	-	-	-	-
Restricted funds carried forward	-	115,268	115,268	119,612
	Restricted Revenue Expenditure Funds £	Restricted Capital Funds £	Total Restricted Funds 2021 £	Total Restricted Funds 2020 £
Assets held:				
Cost	-	296,496	296,496	296,496
Depreciation to date	-	(181,228)	(181,228)	(176,884)
Net book value	-	115,268	115,268	119,612
	Note 5	Note 6		

5 Restricted Revenue Expenditure Funds

	The National Lottery Community Fund £	Children In Need £	Money Advice Service £	British Gas Energy Trust £	Help to Claim £	Social Prescribing Link Worker £	TNLCF Covid Response £	Total 2021 £	Total 2020 £
Incoming resources									
Income resources from charitable activities	25,226	32,829	106,338	27,712	175,915	117,960	13,100	499,080	312,389
Total incoming restricted resources	<u>25,226</u>	<u>32,829</u>	<u>106,338</u>	<u>27,712</u>	<u>175,915</u>	<u>117,960</u>	<u>13,100</u>	<u>499,080</u>	<u>312,389</u>
Resources Expended									
Charitable activities									
Provision of direct charitable services	18,288	25,533	84,728	21,318	122,322	31,700	8,310	312,199	202,581
Direct charitable support costs	-	-	500	-	-	22,116	-	22,616	6,000
Charitable expenditure incurred	<u>18,288</u>	<u>25,533</u>	<u>85,228</u>	<u>21,318</u>	<u>122,322</u>	<u>53,816</u>	<u>8,310</u>	<u>334,815</u>	<u>208,581</u>
Net restricted funds surplus for the period before funding transfers	6,938	7,296	21,110	6,394	53,593	64,144	4,790	164,265	103,808
Charge to restricted funding for administration and management expenditure	(6,938)	(10,018)	(33,445)	(6,393)	(53,594)	(11,730)	(4,789)	(126,907)	(102,903)
General funds transfer									
- to meet restricted projects shortfall	-	2,722	12,335	(1)	1	(52,414)	(1)	(37,358)	(905)
Restricted funds carried forward	-	-	-	-	-	-	-	-	-

BLACKPOOL CITIZENS ADVICE BUREAU
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021
(continued)

6 Restricted Capital Funds

	Community Fund £	Big Lottery Fund Accessible Advice £	Money Advice Service £	The Access to Volunteering Fund £	Citizens Advice Nationwide Grant £	Big Lottery Fund Advice Plus £	Lloyds Bank Foundation £	Advice Services Transition Trust £	People's Postcode Lottery £	Children in Need £	Total 2021 £	Total 2020 £
Incoming resources												
Income from charitable activities	-	-	-	-	-	-	-	-	-	-	-	-
Total incoming restricted resources	-	-	-	-	-	-	-	-	-	-	-	-
Resources expended												
Charitable activities												
Direct charitable support costs	3,978	-	-	-	-	-	-	-	-	366	4,344	4,345
Charitable expenditure incurred	3,978	-	-	-	-	-	-	-	-	366	4,344	4,345
Net restricted funds incoming resources for the period	(3,978)	-	-	-	-	-	-	-	-	(366)	(4,344)	(4,345)
Restricted funds brought forward	119,246	-	-	-	-	-	-	-	-	366	119,612	123,957
Fixed assets transferred between restricted funds	-	-	-	-	-	-	-	-	-	-	-	-
Fixed asset funding transferred to unrestricted funds where capital restriction met	-	-	-	-	-	-	-	-	-	-	-	-
Restricted funds carried forward	115,268	-	-	-	-	-	-	-	-	-	115,268	119,612
Assets held												
Cost	273,540	13,242	1,179	3,634	139	96	145	671	2,750	1,100	296,496	296,496
Depreciation to date	(158,272)	(13,242)	(1,179)	(3,634)	(139)	(96)	(145)	(671)	(2,750)	(1,100)	(181,228)	(176,884)
Net book value	115,268	-	-	-	-	-	-	-	-	-	115,268	119,612

BLACKPOOL CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021 (continued)

7 Investment Income

	2021 £	2020 £
Bank interest receivable	137	628

8 Costs of Charitable Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	2020 £
(a) Provision of charitable services:				
Provision of citizens advisory services -				
Staff costs	110,632	309,699	420,331	342,685
Office costs	42,485	2,500	44,985	33,751
Travel and training	9,038	-	9,038	12,375
Sundries	9,256	-	9,256	1,409
Professional fees	-	22,116	22,116	-
Non reclaimable VAT	9,010	-	9,010	6,122
Support costs -				
Premises costs	23,436	500	23,936	23,421
Payroll fees	600	-	600	795
Depreciation	1,861	4,344	6,205	5,706
	<u>206,318</u>	<u>339,159</u>	<u>545,477</u>	<u>426,264</u>

(b) Governance Costs

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	2020 £
Audit fees	4,000	-	4,000	4,000
AGM expenses	-	-	-	167
Professional Indemnity Insurance	1,572	-	1,572	1,572
Sundries	-	-	-	13
	<u>5,572</u>	<u>-</u>	<u>5,572</u>	<u>5,752</u>

BLACKPOOL CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021 (continued)

(c) Total Resources expended

	Staff Costs £	Depreciation £	Other Costs £	Total 2021 £	Total 2020 £
Costs of charitable activities	420,331	6,205	118,941	545,477	426,264
Governance costs	-	-	5,572	5,572	5,752
	<u>420,331</u>	<u>6,205</u>	<u>124,513</u>	<u>551,049</u>	<u>432,016</u>

9 Analysis of staff costs and remuneration of key management personnel

	2021 £	2020 £
The aggregate payroll costs were:		
Wages and salaries	383,400	316,793
Social security costs	30,338	20,587
Employer's pension costs	6,593	5,305
	<u>420,331</u>	<u>342,685</u>

Particulars of employees

	2021	2020
The average number of staff employed by the charity during the financial year amounted to:		
Number of organisation administrative support staff	2	4
Number of management staff	2	2
Number of advice service managers	1	1
Number of telephone advice service managers	1	1
Number of advice session supervisors	1	1
Number of outreach caseworkers	4	4
Number of debt advisors	5	2
Number of welfare benefit advisors	-	4
Number of project co-ordinators	-	1
Number of social prescribing link workers	5	-
	<u>21</u>	<u>20</u>

The charity considers its key management personnel comprise the trustees, chief executive officer and the financial manager. The total employment benefits including employer pension contributions of the key management personnel was £67,674 (2020: £64,806). No employee had employee benefits in excess of £60,000 (2020: None).

BLACKPOOL CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021 (continued)

10 Indemnity Insurance

	2021 £	2020 £
Indemnity insurance	1,572	1,572

Indemnity insurance was paid in the financial year to

- protect the charity from loss arising from any neglect, error or omission committed in good faith of its trustees, employees, volunteers and honorary advisors; and
- indemnify the trustees against claim arising out of advice given by organisation workers.

11 Fixed Assets

	Freehold Property £	Office Equipment £	Fixtures & Fittings £	Total £
Cost				
At 1 April 2020	198,907	61,817	81,621	342,345
Additions	-	1,500	-	1,500
At 31 March 2021	198,907	63,317	81,621	343,845
Depreciation				
At 1 April 2020	79,661	59,277	81,621	220,559
Charge for year	3,978	2,227	-	6,205
At 31 March 2021	83,639	61,504	81,621	226,764
Net book value				
At 31 March 2021	115,268	1,813	-	117,081
Net book value of restricted assets	115,268	-	-	115,268
Net book value				
At 31 March 2020	119,246	2,540	-	121,786
Net book value of restricted assets	119,246	366	-	119,612

Fixed assets acquired via a grant from the National Lottery Committee being the freehold property (£198,907 cost, £83,639 depreciation) and fixtures and fittings, (£74,663 cost, £74,663 depreciation) are restricted in that the organisation may not dispose of these assets without the prior written permission of the Board, nor use them as security for a loan or any other financial purpose.

In respect of land or buildings, this restriction shall be in force for 80 years from the date of acquisition. (February 1999).

BLACKPOOL CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021 (continued)

12 Debtors

	2021 £	2020 £
Accrued income	97,812	7,451
Prepayments	3,762	2,968
Other debtor	31,118	-
	<u>132,690</u>	<u>10,419</u>

13 Creditors

	2021 £	2020 £
Bank overdraft	5,183	4,337
Accruals	23,689	5,565
Deferred income:		
Citizen Advice – HMPT phone deposit	14,600	-
Citizen Advice – Single queue deposit	8,000	-
Universal Credit	7,431	-
The National Lottery Community Fund	8,225	-
Community Foundation – Tampon Tax Fund	-	8,701
Lancashire County Council	500	500
Fylde Borough Council	500	500
Community Selfcare	1,000	1,000
Community Foundation – NHS E Learning	-	5,000
Other creditors	3,977	-
	<u>73,105</u>	<u>25,603</u>

14 Related Parties

No trustees nor any persons connected with them have received any remuneration from the charity. The charity has not paid any expenses incurred by the trustees for services provided to the charity (2020 £Nil).

BLACKPOOL CITIZENS ADVICE BUREAU

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2021 (continued)

15 Funds Account

	General Funds £	Designated Funds £	Restricted Funds £	Total £
Balance brought forward	189,800	80,000	119,612	389,412
Net movement in funds for the current year	147,303	-	(4,344)	142,959
	<u>337,103</u>	<u>80,000</u>	<u>115,268</u>	<u>532,371</u>
Retained fund balances carried forward	<u>337,103</u>	<u>80,000</u>	<u>115,268</u>	<u>532,371</u>

16 Analysis of net assets between restricted and unrestricted funds

	Tangible Fixed Assets £	Other Net Assets £	Total £
Unrestricted funds	1,813	415,290	417,103
Restricted funds	115,268	-	115,268
	<u>117,081</u>	<u>415,290</u>	<u>532,371</u>