



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 <sup>th</sup> 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 1<sup>st</sup> 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](http://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 £
<b>Income:</b>					
Donations and legacies		1,250	-	1,250	600
<b>Income from charitable activities:</b>					
Grants	2	193,496	499,080	692,576	469,007
Covid support grants	3	200,838	-	200,838	-
<b>Income from other activities:</b>					
Activities for generating funds		45	-	45	262
Investment income – bank interest	7	137	-	137	628
<b>Total Incoming Resources</b>		<u>395,766</u>	<u>499,080</u>	<u>894,846</u>	<u>470,497</u>
<b>Expenditure:</b>					
<b>Cost of raising funds:</b>					
Expenditure on charitable activities	8	211,890	339,159	551,049	432,016
Covid support grants	3	200,838	-	200,838	-
<b>Total Resources Expended</b>		<u>412,728</u>	<u>339,159</u>	<u>751,887</u>	<u>432,016</u>
<b>Net Incoming/(Outgoing) resources before Transfers</b>		(16,962)	159,921	142,959	38,481
<b>Transfers</b>					
Charge to restricted funding for administration and management expenditure	5	126,907	(126,907)	-	-
General funds transfer	5	37,358	(37,358)	-	-
<b>Net Movement in Funds</b>		<u>147,303</u>	<u>(4,344)</u>	<u>142,959</u>	<u>38,481</u>
<b>Reconciliation of Funds</b>					
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 £
<b>Fixed Assets</b>			
Tangible assets	11	117,081	121,786
<b>Current Assets</b>			
Debtors	12	132,690	10,419
Bank accounts		355,505	282,610
Cash in hand		200	200
		488,395	293,229
<b>Current Liabilities</b>			
Creditors	13	(73,105)	25,603
<b>Net Current Assets</b>		415,290	267,626
<b>Net Assets</b>	16	532,371	389,412
<b>Represented by Accumulated Funds</b>			
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
	£	£	£	£
<b>Grants received</b>				
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	-
<b>Other incoming resources</b>				
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
<b>Total income</b>	<u>200,838</u>
<b>Expenditure made during the year</b>	
Blackpool area grants to VCFSE	(85,692)
Fylde & Wyre are grants to VCFSE	(115,146)
<b>Net surplus/(deficit)</b>	<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)
<b>Net restricted funds surplus/(deficit) for the period before funding transfers</b>	<b>164,265</b>	<b>(4,344)</b>	<b>159,921</b>	<b>99,463</b>
Charge to restricted funding for management and administration expenditure	(126,907)	-	(126,907)	(102,903)
<b>General funds transfer</b>				
- to meet restricted projects shortfall	(37,358)	-	(37,358)	(905)
<b>Net restricted funds surplus/(deficit) for the period after funding transfers</b>	<b>-</b>	<b>(4,344)</b>	<b>(4,344)</b>	<b>(4,345)</b>
Restricted funds brought forward	-	119,612	119,612	123,957
Fixed asset funding transferred to unrestricted funds where capital restriction met	-	-	-	-
<b>Restricted funds carried forward</b>	<b>-</b>	<b>115,268</b>	<b>115,268</b>	<b>119,612</b>
	Restricted Revenue Expenditure Funds £	Restricted Capital Funds £	Total Restricted Funds 2021 £	Total Restricted Funds 2020 £
<b>Assets held:</b>				
Cost	-	296,496	296,496	296,496
Depreciation to date	-	(181,228)	(181,228)	(176,884)
<b>Net book value</b>	<b>-</b>	<b>115,268</b>	<b>115,268</b>	<b>119,612</b>
	<b>Note 5</b>	<b>Note 6</b>		

## 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 £
<b>Incoming resources</b>									
Income resources from charitable activities	25,226	32,829	106,338	27,712	175,915	117,960	13,100	499,080	312,389
<b>Total incoming restricted resources</b>	<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>
<b>Resources Expended</b>									
<b>Charitable activities</b>									
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>
<b>Net restricted funds surplus for the period before funding transfers</b>	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)
<b>Restricted funds carried forward</b>	-	-	-	-	-	-	-	-	-

**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 £
<b>Incoming resources</b>												
Income from charitable activities	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total incoming restricted resources</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>Resources expended</b>												
<b>Charitable activities</b>												
Direct charitable support costs	3,978	-	-	-	-	-	-	-	-	366	4,344	4,345
Charitable expenditure incurred	3,978	-	-	-	-	-	-	-	-	366	4,344	4,345
<b>Net restricted funds incoming resources for the period</b>	(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	-	-	-	-	-	-	-	-	-	-	-	-
<b>Restricted funds carried forward</b>	115,268	-	-	-	-	-	-	-	-	-	115,268	119,612
<b>Assets held</b>												
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 £
<b>(a) Provision of charitable services:</b>				
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 £
<b>The aggregate payroll costs were:</b>		
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 £
<b>Cost</b>				
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
<b>Depreciation</b>				
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
<b>Net book value</b>				
At 31 March 2021	115,268	1,813	-	117,081
Net book value of restricted assets	115,268	-	-	115,268
<b>Net book value</b>				
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

	<b>General Funds £</b>	<b>Designated Funds £</b>	<b>Restricted Funds £</b>	<b>Total £</b>
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

	<b>Tangible Fixed Assets £</b>	<b>Other Net Assets £</b>	<b>Total £</b>
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>