

CHEETHAM HILL ADVICE CENTRE

England & Wales · Charity number 1136328

Details

Other names CHAC

Status Registered

Legal form Charitable company

Company number [07253445](#)

Registered 2010-06-14

Register [View on the Charity Commission register](#)

Contact

Address 1-3 Morrowfield Avenue
Cheetham Hill
Manchester
M8 9AR

Phone 01617402461

Email office@cheethamadvice.org.uk

Website www.cheethamadvice.org.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSES FOR THE BENEFIT OF RESIDENTS OF THE CITY OF MANCHESTER, BUT PRIMARILY FOR THE BENEFIT OF THE COMMUNITY IN CHEETHAM AND CRUMPSALL, AND IN PARTICULAR THE ADVANCEMENT OF EDUCATION, THE FURTHERANCE OF HEALTH, THE RELIEF OF POVERTY, DISTRESS, AND SICKNESS.

Activities: We provide a culturally and linguistically appropriate legal advice service for the residents of Manchester, particularly in the wards of Cheetham and Crumpsall. We provide quality assured advice in the social welfare legal categories of welfare benefits, debt, housing, and immigration (level one). We support residents to access other local services and run a volunteer development programme.

Classification

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

Geography

- **Area of benefit:** CHEETHAM AND CRUMPSALL
- Manchester City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-30	£420,789	£380,708	-	-
2024-03-30	£419,724	£390,233	-	-
2023-03-30	£375,217	£398,574	-	-
2022-03-30	£291,462	£273,057	-	-
2021-03-30	£364,969	£334,231	-	-

Trustees

Name	Role	Appointed
SARAH SEDGE	Chair	
ANDREW GRIDLEY		
Guy Johnson		2020-11-16
Jane Eberhart		2020-11-16
KHOULOUDD AZZOUNI		
MR Amer Salam		2016-11-17
Mary Atkinson		2013-11-19
Mohammed Dawud Ahmed Ali		2020-11-16
REV Sarah Fletcher		2018-03-12
Rev HERBERT MCKENZIE		2020-11-16

CHEETHAM HILL ADVICE CENTRE

England & Wales - Charity number 1136328

Accounts



Cheetham Hill
Advice Centre

Cheetham Hill Advice Centre

Annual Report 2024-25



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Cheetham Hill
Advice Centre

Strategic
model

Influence at a strategic and citywide level

Develop community capacity through local leadership

Increase community resilience via community training and events

Improve stability and wellbeing for individuals by providing advice

Introduction and Chair's Report

This annual report covers the period of 1 April 2024 to 31 March 2025. This has been a complex year for our community who have seen their financial resilience depleted by both the Covid pandemic and then the cost-of-living crisis. Our team of paid staff and volunteers have worked incredibly hard to help the people who came to our door and have managed to respond to the immediate emergencies and crises people present with as well as achieving measurable improvements in people's longer-term stability.

Key Achievements

We continue to be part of the successful partnership commissioned to deliver the citywide advice contract. This work is delivered in partnership with Citizens Advice Manchester and Shelter with a new contract beginning in October 2024. This partnership allows all involved to bring their strengths and specialism to work together to improve the lives of people in Manchester.

We have expanded our outreach work in response to requests from the community and local partner agencies. We have attended events for carers of disabled children, retired people, families struggling to meet basic living costs, people with long-term health conditions and events with the aim of reducing environmental impact and improving people's financial resilience.

We were proud to receive accreditation as a Real Living Wage employer this year. We have also built on last year's zero carbon efforts and developed a full Environmental and Energy Policy to further guide our work in this area.

We have extended our policy engagement as an important way to advocate for our community at a strategic level. This has included in Making Manchester Fairer, neighbourhood work in addressing health inequalities in the Black community and involvement in convening a local anti-poverty community. We are grateful for all the local partners and official agencies who both support and facilitate this involvement.

Our thanks

We are grateful to all of our funders, our partners, our staff team, our volunteers and our trustees. We remain eternally grateful to the people in Cheetham Hill and across Manchester who trust us with their problems and support us.

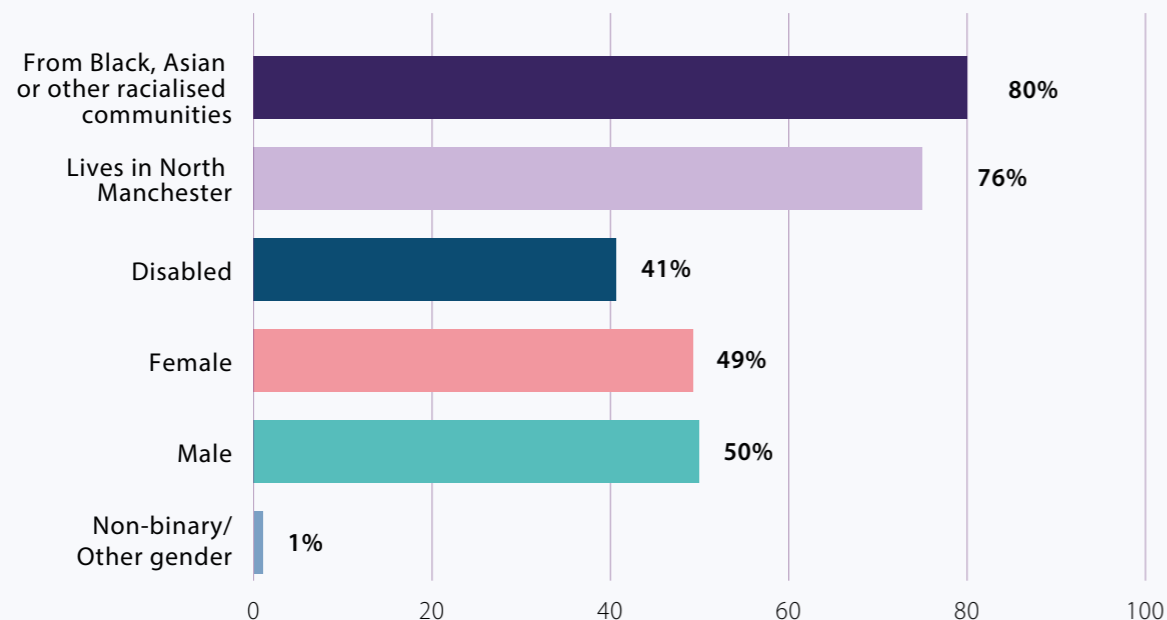
Sarah Sedge,
Chair of Cheetham Hill Advice Centre

Advice Service

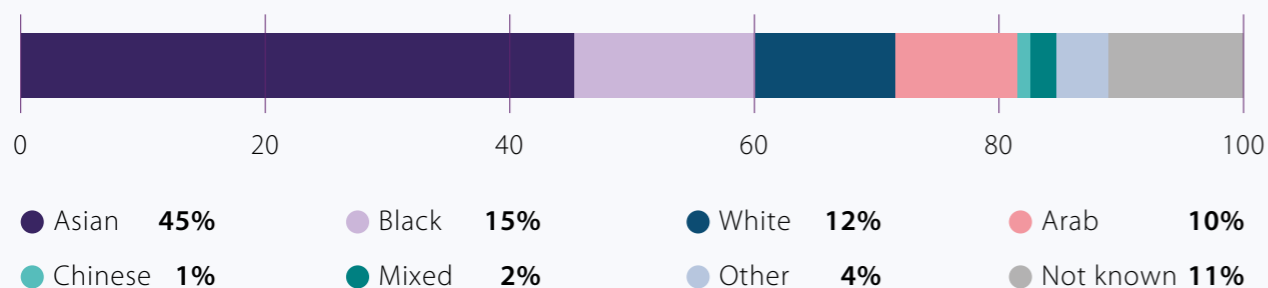
Over the past year we helped 1,435 people with 4,051 issues. This is an increase of 23% in advice provision compared to the previous year with many people struggling to make ends meet during the cost-of-living crisis. 41% of all the people helped are Disabled and one in five of all cases being linked to disability and long-term health conditions (20%).

We helped with 2,190 welfare benefit issues and helped to increase and maintain over £3.5 million worth of welfare benefits (£3,508,525 in total). We helped with 827 debt cases and had £102,717 in debt written off for people. We dealt with 282 housing issues and also helped people claim £40,301 in charitable grants. We additionally helped with education, employment and health and social care issues.

Key Statistics



Ethnic origin



Outcomes

We helped 1,435 people in the year with many people coming to CHAC for help due to inflationary increases on the costs on food, energy and housing. Our advice increased people's income to help ensure they can meet their essential payments and also lessens worry and stress. We helped 182 people to access appropriate housing as well as helping 56 people to access discretionary housing payments that keep a family in their home, preventing homelessness from occurring.

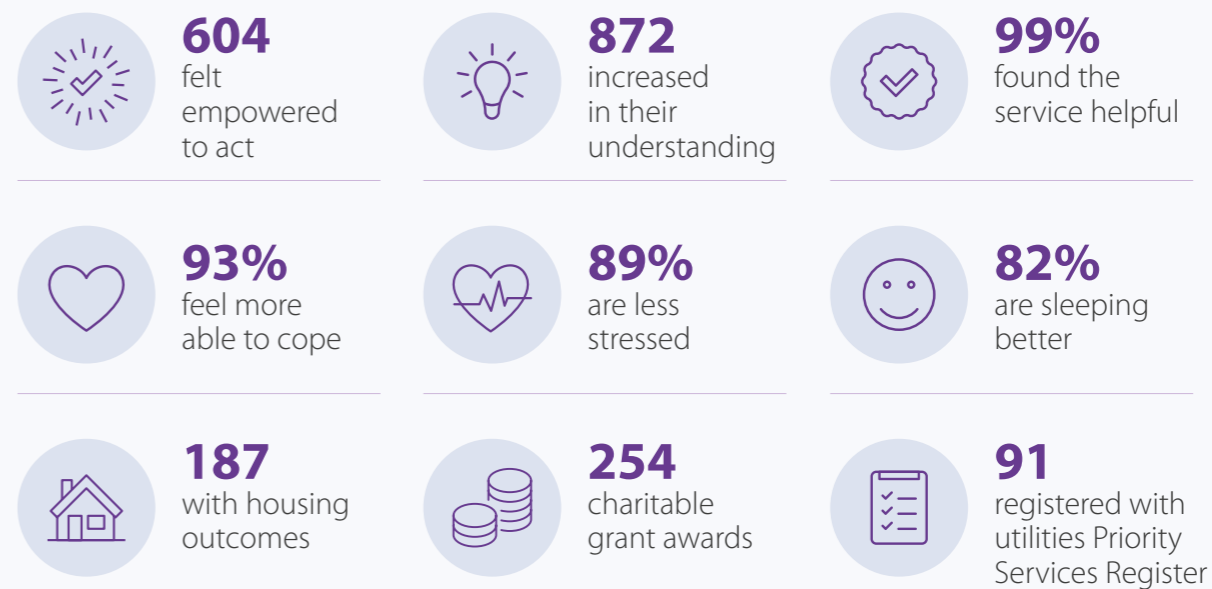
We know that increasing people's financial situation and housing stability are the first steps in helping lift people out of poverty. We work in a way that increases people's confidence to resolve their problems in the future, improving their knowledge and increasing skills to prevent problems from occurring again.

£3,663,147
income has been increased or protected

Client

I was so stressed when I got the bills and did not know what to do. My late husband was dealing with all the household bills before he passed away recently. I am glad I came to the advice centre. Special thanks to the advisor who helped me to work out my budgeting and negotiated an affordable payment plan. I am now feeling more positive about my life.

Outcomes



% calculated from all completed evaluation forms in the year (249)

Strategic Impact

Cheetham Hill Advice Centre is part of a number of key partnerships and strategic groups which extend the impact of the work of the charity and advocate for the community on a citywide level. These include addressing health inequalities, anti-poverty initiatives, co-delivering Manchester Advice Forum, supporting growth and diversity in service provision in North Manchester, increasing resilience and involving the voices of people who are experts by experience. A diagram summarising CHAC's wider strategic impact is below.



Volunteers

We are so grateful to the amazing volunteers who gave up their time to help deliver our services in the last year. We were helped by 32 volunteers who between them delivered 962 hours of time with us at CHAC. Volunteers provided advice, ran our reception desk, gave out information, helped people with on-line processes and spent time with people who struggled to complete forms or make official phone calls without that assistance. There is the additional value of volunteers helping people in multiple languages, providing support and ensuring more people are helped face-to-face.



I came to CHAC to fill up some of my time and get out of the house after Covid. CHAC was the nearest place and I am able to walk here each week. I have always been interested in doing something like this and have enjoyed it. It is only half a day a week and I quite look forward to it – you never know what is going to happen! I have gained a wider knowledge of what is available for people help wise and it has opened my eyes to how people cope with so little.



Sana CHAC Volunteer

Targeted Work

Targeted approach

We were fortunate this year to be funded to deliver targeted work for some of Manchester's most vulnerable residents. We delivered work around health inequalities, work to address the cost-of-living crisis and work to help older people and families that are struggling financially. This work has sat alongside our central advice offer and meant that we could provide bespoke help and bring our services to more areas via specific sessions.

Autumn and Winter

We delivered energy saving sessions during autumn to help people reduce their energy use as well as reducing their bills. Over the winter period we increased the number of people accessing Pension Credit and Attendance Allowance as well as ensuring as many older people as possible were able to access Winter Fuel Payments.

Spring and Summer

We reached out to families over the spring and summer to help families access the Wood Street Mission school uniform scheme as well as giving away 200 PE bags at a Anti-Poverty Community event in Crumpsall Park. We delivered sessions to parents of Disabled children as well as delivering financial capability sessions for parents in schools, in faith community buildings and at community groups across North Manchester.



Environmental Focus

We have continued our efforts around reducing our environmental impact and work towards zero carbon. This has been as an organisation as well as with the local community. As an organisation we have reduced our use of paper and printing throughout our service provision as well as within our record keeping and filing. We were happy when a member of our team asked to collect our used tea bags and coffee grinds and they have been composting these on a Manchester allotment. We have developed outcome monitoring tools that don't use paper and have made these available to community members who want to use them. This has enriched our work on energy reduction that we have carried out within our community alongside education sessions on reducing water use as well as using less gas and electricity out of choice as well as necessity.



Cheetham Hill Advice Centre

A copy of our full accounts is available from the Centre upon request.

Independent Examiners

Hilton-Jones Ltd
t/a Community Accountancy Service
Hollinwood Business Centre
Albert Street
Oldham
OL8 3QL

Finance and Administration Officer in the financial year

Abiodun Aremu

IT Support

Bytesize

Banker

Co-operative Bank
1 Balloon Street
Manchester

Partners

Abraham Moss Warriors, Citizens Advice Manchester, Communities for All, Greater Manchester Immigration Aid Unit, Hopewell, New Testament Church of God, Manchester Mind, Manchester Refugee Support Network, Shelter, Wai Yin and Young Manchester.

Funding

Our main funding in the year came from The National Lottery Community Fund, Manchester City Council and The Henry Smith Charity, the Peter Kershaw Trust and United Utilities Trust Fund.

Cheetham Hill Advice Centre is an independent advice charity working with people across Manchester and predominantly in Cheetham, Crumpsall and North Manchester.

We work with the local community through providing an advice service, training volunteers and partnership initiatives as well as developing the opportunity for voluntary sector, public sector and businesses to improve the lives of local people.

If you'd like to find out more about Cheetham Hill Advice Centre or get involved please get in touch.

Cheetham Hill Advice Centre

1 Morrowfield Avenue
Cheetham Hill
Manchester
M8 9AR
T: 0161 740 8999
E: office@cheethamadvice.org.uk

IAA registration number: N201100029

Registered Charity Number 1136328 | Company number 7253445

Registered Charity No. 1136328
Company Registration No. 7253445

**CHEETHAM HILL ADVICE CENTRE
FINANCIAL STATEMENTS FOR THE YEAR ENDED
30 MARCH 2025**

**Cheetham Hill Advice Centre
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CHEETHAM HILL ADVICE CENTRE

Report of the Trustees for the Year Ended 30th March 2025

The trustees present their annual directors' report and financial statements of the charity for the year ended 30th March 2025 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 the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Reference and administrative information

Charity Name: Cheetham Hill Advice Centre

Charity Number: 1136328

Company No: 7253445

Directors and trustees

The directors of the charitable company (the charity) are its trustees for the purpose of charity law. The trustees and officers serving during the year and since the year-end were as follows:

Sarah Sedge

Andrew Alexander Gridley

Khouloud Azzouni

Mary Atkinson

Revd. Sarah Fletcher

Tracy Langton

Resigned 11 September 2025

Amer Salam

Mohammed Ali

Jane Eberhart

Guy Johnson

Bishop Herbert McKenzie

Key management personnel: Trustees and Directors

Sarah Sedge

Chair of Trustees

Guy Johnson

Treasurer

Senior managers

Sinéad O'Connor

Registered Office

1-3 Morrowfield Avenue, Manchester, M8 9AR

CHEETHAM HILL ADVICE CENTRE

Independent Examiners

Hilton Jones
t/a Community Accountancy Service
Hollinwood Business Centre,
Albert Street, Failsworth OL8 3QL.

Bankers

Cooperative Bank plc, 70-72 Cross Street, Manchester, M2 4JG
CAF Bank, 25 Kings Hill Avenue, West Mailing, Kent, ME19 4JQ

Objectives and activities

The purposes of the charity are to promote any charitable purpose for the benefit of residents of the City of Manchester, but primarily for the benefit of the community in Cheetham and Crumpsall and in particular the advancement of education, the furtherance of health, the relief of poverty, distress and sickness.

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's aims and objectives, in planning future activities, and setting the policies for the year.

The charity furthers its charitable purposes for the public benefit through the provision of quality assured social welfare advice, information and support, to enable residents to lift themselves out of poverty, and to improve their quality of life and general health and wellbeing. It increases the capabilities of individuals through running a volunteer development programme, recruiting and training a diverse group of local people to ensure services are culturally and linguistically appropriate and accessible, and it increases the capabilities of other organisations by running outreach services, by offering training to their volunteers, and by providing them with a consultancy advice service.

Structure, governance and management

Cheetham Hill Advice Centre is a company limited by guarantee governed by its Memorandum and Articles of Association dated 13th May 2010. It is registered as a charity with the Charity Commission (dated 14th June 2010).

Appointment of trustees

As set out in the Articles of Association trustees are elected annually by the members of the charitable company attending the Annual General meeting, with the officers being elected from the Board. The number of trustees shall not be less than three but (unless otherwise determined by ordinary resolution) shall not be subject to any maximum.

Trustee induction and training

New trustees are given a formal induction from the Manager that includes an overview of the charity's activities and funding as well as copies of all the relevant written policies, and provided with access to external training to further develop their knowledge of trustee roles and responsibilities.

CHEETHAM HILL ADVICE CENTRE

Organisation

The board of trustees administers the charity. The board normally meets monthly, with a break in August. A Manager is appointed by the trustees to manage the day-to-day operations of the charity.

Related parties and co-operation with other organisations

None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee or senior manager with any service providers must be disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. In the current year such related party transactions are reported in Note 10.

A review of our achievements and performance

From April 2024 to March 2025, we helped 1,435 individuals and families with 4,051 different advice issues. In the past year we have helped to have debts written off to the value of £102,717. We helped with 2,190 welfare benefit and tax credit issues and raised £3,508,525, in additional benefits for local people. At the end of March 2025, we had 1,287 open cases with 742 individuals.

We have continued our response to the Cost-of-Living crisis and have prioritised reducing debt and bringing in more money for people, including through grants to individuals and families. During the year we helped 90 individuals successfully apply for charitable grants, either through utility suppliers, other charities and the Manchester City Council's Household Support Fund, all together the grants equalled £40,301.

We were fortunate this year to be funded to deliver targeted work for some of Manchester's most vulnerable residents. We delivered work around health inequalities, work to address the cost-of-living crisis and work to help older people and families that are struggling financially. This work has sat alongside our central advice offer and meant that we could provide bespoke help and bring our services to more areas via specific sessions.

We delivered energy saving sessions during autumn to help people reduce their energy use as well as reducing their bills. Over the winter period we increased the number of people accessing Pension Credit and Attendance Allowance as well as communicating with older people to ensure as many as possible were able to access Winter Fuel Payments.

We reached out to families via the spring and summer to help families access the Wood Street Mission school uniform scheme as well as giving away 200 PE bags at an Anti-Poverty Community

CHEETHAM HILL ADVICE CENTRE

event in Crumpsall Park. We delivered sessions to parents of Disabled children as well as delivering financial capability sessions for parents in schools, in faith community buildings and at community groups across North Manchester.

Financial review

The charity conducted their annual and business financial reviews in February 2025. Trustees reviewed the charity's Business Plan and ensured progress was made and targets were met. The Business Plan runs from 2024-27 and this sits alongside the Fundraising Strategy which runs from 2023-26.

Core funding comes from Manchester City Council via a sub-contract with Citizens Advice Manchester. This partnership work involves Cheetham Hill Advice Centre working alongside Citizens Advice Manchester and Shelter to deliver Manchester's citywide advice contract. This contract is from Manchester City Council and is managed by the Directorate for Commissioning. The contract was retendered in Summer 2024 with the existing partnership being successfully awarded the new contract. This contract began in October 2024 and now provides income for Cheetham Hill Advice Centre until September 2027 with the option for this to be extended until 2029.

Other key funders over the past year have been The National Lottery Community Fund, The Henry Smith Charity, United Utilities Trust Fund, the Peter Kershaw Trust and Manchester City Council grants including 'Our Manchester Voluntary and Community Sector grant', 'Cost-of-Living grant', 'CHEM – Community Health Equity Manchester' and funding to advise over 65's about Pension Credit, Attendance allowance and Winter Fuel Payments.

Risk management

The charity reviewed their business plan in August 2024 and have updated the three-year plan for 2024-2027. The Risk Management Policy was reviewed in March 2025. This identified the major risks to which the charity is exposed and systems established to mitigate those risks.

Reserves policy and going concern

The balance held in unrestricted reserves at 30 March 2025 was £152,538 of which £152,538 are free reserves, after allowing for funds tied up in tangible fixed assets. The charity's reserves policy states that the charity will hold between 3-6 months operating costs in unrestricted reserves. This is to be used to meet the needs of clients in the event of unforeseen or financially damaging

CHEETHAM HILL ADVICE CENTRE

circumstances and to meet its financial obligations to its employees with regard to potential redundancy liabilities.

Having regard to the budget the trustees consider that the charity is a going concern. The charity's reliance on grant funding is managed through a flexible approach to staffing, with employees redeployed across to other projects wherever possible if one funding stream ends and new funding is brought on stream.

Plans for future periods

The charity has a Fundraising Strategy and is working to strengthen services for the increased need that they know is growing in the community. Funding is already in place for services until 2026 with the new citywide advice contract providing stability to the core part of the charity's delivery.

The Fundraising Strategy outlines the work needed to secure funding post 2026. The charity is developing new ways to capitalise on the knowledge and skills to deliver specific projects and targeted interventions. A number of grant funding streams are due to end in 2026 and the charity have a programme to replace this funding over the next twelve months. This programme will be the focus of work between now and March 2026 and will include diversifying the charity's funding to allow for continued service delivery and targeted activity.

The charity has ensured there are adequate free reserves needed to cover all statutory costs alongside three months of operational costs. This financial planning will ensure the charity can meet all statutory requirements whilst also ensuring stability of service delivery and governance during a period of changes to income and funding streams.

The charity are reducing the environmental impact of their work through a carbon reduction plan and careful management of resources. The charity continues working with local businesses to develop ways for companies to support the charity via the provision of pro bono goods and services. This allows the charity to improve financial resilience and reduce environmental impact.

Resignation of Trustees

Tracy Langton resigned as a Trustee on 11 September 2025.

CHEETHAM HILL ADVICE CENTRE

Trustees responsibilities in relation to the financial statements

The charity trustees (who are also the directors of Cheetham Hill Advice Centre) 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 principles and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is appropriate 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 taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the board of trustees



Sarah Sedge - Chair

Date: ~~3 November 2025~~

19 December 2025

Cheetham Hill Advice Centre
Independent examiner's report to the trustees of Cheetham Hill Advice Centre
For The Year Ended 30 March 2025

Independent examiner's report to the trustees of Cheetham Hill Advice Centre

I report to the trustees on my examination of the accounts of Cheetham Hill Advice Centre for the year ended 30 March 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

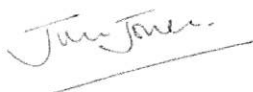
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the

Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

Signed:



James Hilton-Jones FCCA
Hilton Jones Ltd t/a Community Accountancy Service
Hollinwood Business Centre, Albert Street, Oldham. OL8 3QL

19 December 2025

**Cheetham Hill Advice Centre
Statement of Financial Activities
For The Year Ending 30 March 2025**

	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
INCOME FROM:					
Donations and Legacies		2,397	-	2,397	900
Investment Income		-	-	-	-
Charitable Activities	3	83,249	335,143	418,392	417,824
Other Trading Activities	4	-	-	-	1,000
Other Income		-	-	-	-
TOTAL		85,646	335,143	420,789	419,724
EXPENDITURE ON:					
Raising Funds	5	(2,325)	-	(2,325)	(1,094)
Charitable Activities	6	(69,963)	(308,420)	(378,383)	(389,139)
TOTAL		(72,288)	(308,420)	(380,708)	(390,233)
NET INCOMING (OUTGOING) RESOURCES					
FOR THE YEAR BEFORE TRANSFERS					
		13,358	26,723	40,081	29,491
TRANSFER BETWEEN FUNDS					
	15	-	-	-	-
NET INCOMING (OUTGOING) RESOURCES					
FOR THE YEAR AFTER TRANSFERS					
		13,358	26,723	40,081	29,491
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		139,180	23,763	162,943	133,452
TOTAL FUNDS CARRIED FORWARD	15	152,538	50,486	203,024	162,943

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

The notes on pages 11 to 19 form part of these accounts.

**Cheetham Hill Advice Centre
Balance Sheet
As at 30 March 2025**

	Notes	2025		2024	
		£	£	£	£
FIXED ASSETS					
Tangible Fixed Assets	10		-		1
CURRENT ASSETS					
Debtors & Prepayments	12	14,098		34,787	
Cash at Bank & In Hand		<u>239,051</u>		<u>206,224</u>	
		253,149		241,011	
LIABILITIES:					
Amounts falling due within one year	13	<u>(50,125)</u>		<u>(78,069)</u>	
		(50,125)		(78,069)	
<i>Client Account:</i>					
Client Ledger		(1,455)		(375)	
Monies owed from Client Account		(1,322)		(910)	
Cash at Bank		<u>2,777</u>		<u>1,285</u>	
		-		-	
NET CURRENT ASSETS			203,024		162,942
TOTAL NET ASSETS			<u>203,024</u>		<u>162,943</u>
THE FUNDS OF THE CHARITY					
Unrestricted Reserves	15		152,538		139,180
Restricted Reserves	15		<u>50,486</u>		<u>23,763</u>
TOTAL CHARITY FUNDS			<u>203,024</u>		<u>162,943</u>


For the year in question the company was entitled to the exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required The company to obtain an audit of its accounts for the year in question in accordance with section 476.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

Approved on behalf of the Board

Sarah Sedge  Chair

Guy Johnson  Treasurer

Date: 19/12/25.

The notes on pages 11 to 19 form part of these accounts.

**Cheetham Hill Advice Centre
Statement of Cash Flows
For The Year Ending 30 March 2025**

	2025 £	2024 £
RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES		
Net movement in funds	40,081	29,491
Add back depreciation	1	3,984
Deduct investment income	-	-
Decrease/(increase) in debtors	20,689	(12,263)
Increase/(decrease) in creditors	(27,944)	17,362
	<hr/>	<hr/>
Net cash used in operating activities	32,827	38,574
Cash flows from investment activities:		
Interest	-	-
Purchase of fixed assets	-	-
	<hr/>	<hr/>
Net cash provided by investing activities	-	-
Increase/(decrease) in cash and cash equivalents during the year	32,827	38,574
Cash and cash equivalents brought forward	206,224	167,650
	<hr/>	<hr/>
Cash and cash equivalents carried forward	239,051	206,224
	<hr/> <hr/>	<hr/> <hr/>

Cheetham Hill Advice Centre
Notes to the Financial Statements
For The Year Ending 30 March 2025

1 Accounting policies

(a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

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

(b) Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There were 13 restricted funds at the year end.

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion have created a fund for a specific purpose.

Further details of each fund are disclosed in note 15.

(c) Income recognition

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

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank. Operating income represents grants, contracts, and sundry income receivable.

(d) Expenditure Recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

(e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

(f) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on staff time and facilities used in each activity.

The allocation of support and governance costs is analysed in note 7.

(g) Charitable Activities

Costs of charitable activities include governance costs and an apportionment of support costs as shown in Note 6.

Cheetham Hill Advice Centre
Notes to the Financial Statements (continued)
For The Year Ending 30 March 2025

(h) Tangible fixed assets and depreciation

Fixed assets are included in the accounts at net book value. Additions of a single item or a group of similar assets exceeding £500, are capitalised at cost (valuation for donated assets). Depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets over their estimated useful lives as follows:-

Computer	33.33% on cost
Office Equipment & Fittings	25% on cost

(i) Taxation

The organisation is exempt from income tax by reason of its charitable status. Income tax suffered on investment income is reclaimed in full. The Charity is not currently registered for VAT.

(j) Pensions

The charity has an auto enrolment pension scheme and has no liability beyond making its contributions and paying across the deductions for the employee's contributions. Costs are charged to expenditure in the period incurred.

(k) Contingent liabilities

A contingent liability is identified and disclosed for those transactions resulting from a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control.

(l) Debtors

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

(m) 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 the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(n) Operating Leases

Payments under operating leases are charged to the income and expenditure account in the period to which they relate.

2 Net income for the year

	2025	2024
	£	£
This is stated after charging:		
Depreciation - owned assets	1	3,984
Independent Examiners Fees	1,009	980
Other financial services	1,939	1,348

Cheetham Hill Advice Centre
Notes to the Financial Statements (continued)
For The Year Ending 30 March 2025

3 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Unrestricted Funds £	Restricted Funds £	Total 2024 £
<i>Grants:</i>						
Henry Smith Charity	-	70,700	70,700	-	40,500	40,500
Henry Smith Covid 19	-	49,800	49,800	-	39,200	39,200
National Lottery - Reaching Commun	-	113,457	113,457	-	115,484	115,484
MCC Cost-of-Living Fund	-	13,715	13,715	-	-	-
NW National Lottery - Cost of Livi	-	-	-	-	14,972	14,972
MCC CHEM	-	8,784	8,784	-	-	-
United Utilities	-	26,604	26,604	-	26,606	26,606
Our Manchester VCE Grant	-	52,083	52,083	-	52,083	52,083
MACC HSF/MDF Grant	-	-	-	-	41,910	41,910
<i>Contracts:</i>						
CAB - advice services	73,979	-	73,979	86,069	-	86,069
Other - advice services	9,270	-	9,270	1,000	-	1,000
	<u>83,249</u>	<u>335,143</u>	<u>418,392</u>	<u>87,069</u>	<u>330,755</u>	<u>417,824</u>

4 INCOME FROM OTHER TRADING ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Referral Fees - HSF	-	-	-	1,000	-	1,000
	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,000</u>	<u>-</u>	<u>1,000</u>

5 COST OF RAISING FUNDS

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Employment costs	-	-	-	422	-	422
Rent, rates and insurance	155	-	155	36	-	36
Heat, light & water	540	-	540	239	-	239
Repairs and maintenance	1,630	-	1,630	245	-	245
Cleaner & cleaning materials	-	-	-	152	-	152
	<u>2,325</u>	<u>-</u>	<u>2,325</u>	<u>1,094</u>	<u>-</u>	<u>1,094</u>

Cheetham Hill Advice Centre
Notes to the Financial Statements (continued)
For The Year Ending 30 March 2025

6 EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
<i>Charitable Activities</i>				
Employment Costs	65,305	251,765	317,070	285,192
Recruitment	150	399	549	889
DBS Checks	-	-	-	144
Interpreting	341	5,885	6,226	6,942
Client expenses	-	-	-	42,310
Staff Training	500	2,612	3,112	964
Advertising & Publicity	233	1,957	2,190	1,754
Staff Travel	-	106	106	145
Staff Welfare	-	1,346	1,346	912
Volunteer Expenses	-	657	657	1,620
Volunteer Travel	-	786	786	950
Support Costs	2,084	41,761	43,845	43,671
Governance Costs	1,350	1,146	2,496	3,646
	<u>69,963</u>	<u>308,420</u>	<u>378,383</u>	<u>389,139</u>
Restricted Funds			308,420	322,353
Unrestricted Funds			69,963	66,786
			<u>378,383</u>	<u>389,139</u>

7 ALLOCATION OF GOVERNANCE AND SUPPORT COSTS

	<i>Basis of Apportionment</i>	General Support £	Governance £	2025 £	2024 £
<i>Support Costs</i>					
Employment Costs	<i>Staff Time</i>	-	-	-	2,131
Rent, Rates and Insurance	<i>Space Used</i>	3,893	-	3,893	696
Heat, Light & Water	<i>Space Used</i>	4,374	-	4,374	4,537
Repairs and Maintenance	<i>Space Used</i>	9,945	-	9,945	4,660
Cleaner & Cleaning Materials	<i>Space Used</i>	-	-	-	2,899
Computer Maintenance & Software	<i>Space Used</i>	5,328	-	5,328	5,743
Minor Equipment	<i>Space Used</i>	-	-	-	372
Printing and Stationery	<i>Staff Time</i>	6,895	-	6,895	4,792
Telephone and Post	<i>Staff Time</i>	5,420	-	5,420	5,259
Publications and Subscriptions	<i>Staff Time</i>	2,534	-	2,534	3,481
Professional Indemnity & Liability Insurances	<i>Staff Time</i>	-	-	-	1,993
Depreciation	<i>Staff Time</i>	1	-	1	3,985
Sundries		587	-	587	225
Consultancy		-	1,350	1,350	1,000
Professional Fees		1,920	-	1,920	1,545
Management Committee & AGM Expenses		-	1,146	1,146	1,671
Accountancy & Payroll		2,948	-	2,948	2,328
		<u>43,845</u>	<u>2,496</u>	<u>46,341</u>	<u>47,317</u>

Cheetham Hill Advice Centre
Notes to the Financial Statements (continued)
For The Year Ending 30 March 2025

8 STAFF NUMBERS AND COSTS

	2025 £	2024 £
Wages and Salaries	317,070	245,615
Social Security Costs	-	15,900
Pension Costs	-	4,699
	317,070	266,214
The charity employed 14 staff during the year, with an average of 12. The average number of employees, as a full time equivalent was:		
Management & Administration	4	2
Provision of Services	10	10
	14	12

The charity considers its key management personnel comprises the trustees and manager. The total employment benefits, including employer pension contributions of the key management personnel was £32,679 (previous year: £28,412), No employees has benefits in excess of £60,000 (2024: none).

9 TRUSTEES' REMUNERATION AND EXPENSES

No remuneration was paid or payable directly or indirectly out of the funds of the charity during the year to any trustees or to any persons known to be connected with any of them.

10 TANGIBLE FIXED ASSETS

	Furniture & Equipment £	Computer Equipment £	Total £
COST			
At 31 March 2024	10,186	22,694	32,880
Additions	-	-	-
Disposals	-	-	-
At 30 March 2025	10,186	22,694	32,880
DEPRECIATION			
At 31 March 2024	10,185	22,694	32,879
Charge for Year	1	-	1
Disposals	-	-	-
At 30 March 2025	10,186	22,694	32,880
NET BOOK VALUE			
At 30 March 2025	-	-	-
At 30 March 2024	1	-	1

11 CAPITAL COMMITMENTS

	2025 £	2024 £
Contracted but not provided for	-	-

Cheetham Hill Advice Centre
Notes to the Financial Statements (continued)
For The Year Ending 30 March 2025

12 DEBTORS	2025	2024
	£	£
Other Debtors	9,833	30,235
Accrued Income	-	-
Prepayments	4,265	4,552
	<u>14,098</u>	<u>34,787</u>
Restricted Funds	3,639	5,113
Unrestricted Funds	10,459	29,674
	<u>14,098</u>	<u>34,787</u>
13 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	2025	2024
	£	£
Deferred Income	47,465	72,910
Other Creditors	1,426	3,723
Accruals	1,234	1,436
	<u>50,125</u>	<u>78,069</u>
Restricted Funds	45,490	73,434
Unrestricted Funds	4,635	4,635
	<u>50,125</u>	<u>78,069</u>
14 DEFERRED INCOME	2025	2024
	£	£
Deferred income comprises grants paid in advance.		
Balance brought forward as at 31st March	72,910	57,893
Amount released to income earned from charitable activities	(72,910)	(57,893)
Amount deferred in year	47,465	72,910
	<u>47,465</u>	<u>72,910</u>
Balance carried forward as at 30th March	47,465	72,910
	<u>47,465</u>	<u>72,910</u>
All deferred income is restricted.		

Cheetham Hill Advice Centre
Notes to the Financial Statements (continued)
For The Year Ending 30 March 2025

15 ANALYSIS OF CHARITABLE FUNDS

	Balance at				Balance at
	31 March 2024	Incoming	Transfers	Outgoing	31 March 2025
	£	£	£	£	£
RESTRICTED FUNDS					
NW Legal Services Trust	1,092	-	-	-	1,092
John Grant Davies Trust	412	-	-	-	412
Henry Smith Charity	1,839	70,700	-	(56,510)	16,029
Henry Smith Covid19 LTSG	69	49,800	-	(39,259)	10,610
National Lottery - Reaching Communities NW	4,625	113,457	-	(110,845)	7,237
MCC Cost-of-Living Fund	-	13,715	-	(8,250)	5,465
Peter Kershaw Trust	2,778	-	-	(29)	2,749
United Utilities	8,402	26,604	-	(35,006)	-
MCC - Wellbeing	331	-	-	-	331
MCC CHEM	-	8,784	-	(7,884)	900
Our Manchester VCE Grant	3,534	52,083	-	(50,637)	4,980
Arcon Housing	681	-	-	-	681
MACC HSF / MDF Grants	-	-	-	-	-
	23,763	335,143	-	(308,420)	50,486
<i>Unrestricted Funds:</i>					
General	139,180	85,646	-	(72,288)	152,538
<i>Total Unrestricted Funds:</i>	139,180	85,646	-	(72,288)	152,538
TOTAL	162,943	420,789	-	(380,708)	203,024

Purpose of funds:-

Contribution towards:

John Grant Davies Trust	- towards the Advice Service and the work of the charity
NW Legal Services Trust	- towards equipment to support advice delivery and volunteers
Henry Smith Charity	- towards the Advice Service
Henry Smith Covid19 LTSG	- towards Covid-19 project
National Lottery - Reaching Communities NW	- towards the Advice Service
MCC Cost-of-Living Fund	- towards advice for people impacted by the Cost-of-Living Crisis
United Utilities	- towards the salary of adviser and advice service
Peter Kershaw Trust	- towards volunteer expenses
MCC CHEM	- towards helping & advising people experiencing health inequalities
MACC HSF / MDF Grants	- client welfare
MCC - Wellbeing	- towards mobiles & tablets for clients
Tesco Bags of Help	- towards volunteer computers
Our Manchester VCE Grant	- towards supporting volunteers and the Advice Service
Arcon Housing	- towards volunteer expenses & equipment

Cheetham Hill Advice Centre
Notes to the Financial Statements (continued)
For The Year Ending 30 March 2025

15 ANALYSIS OF CHARITABLE FUNDS (Continued)

Previous Year	Balance at			Balance at	
	31 March 2023 £	Incoming £	Transfers £	Outgoing £	30 March 2024 £
NW Legal Services Trust	1,092	-	-	-	1,092
John Grant Davies Trust	412	-	-	-	412
Henry Smith Charity	1,142	40,500	-	(39,803)	1,839
Henry Smith Covid19 LTSG	1,192	39,200	-	(40,323)	69
National Lottery - Cost of Living	-	14,972	211	(15,183)	-
National Lottery - Reaching Communities NW	819	115,484	-	(111,678)	4,625
Peter Kershaw Trust	3,416	-	-	(638)	2,778
United Utilities	1,933	26,606	-	(20,137)	8,402
MCC - Wellbeing	331	-	-	-	331
Our Manchester VCE Grant	-	52,083	-	(48,549)	3,534
Arcon Housing	681	-	-	-	681
MACC HSF Grant	-	41,910	400	(42,310)	-
<i>Capital:</i>					
Our Manchester VCE Grant					-
Henry Smith Charity	399	-	-	(399)	-
National Lottery - Reaching Communities	3,149	-	-	(3,149)	-
Tesco	184	-	-	(184)	-
	<u>14,750</u>	<u>330,755</u>	<u>611</u>	<u>(322,353)</u>	<u>23,763</u>
<i>Unrestricted Funds:</i>					
General	<u>118,702</u>	<u>88,969</u>	<u>(611)</u>	<u>(67,880)</u>	<u>139,180</u>
<i>Total Unrestricted Funds:</i>	<u>118,702</u>	<u>88,969</u>	<u>(611)</u>	<u>(67,880)</u>	<u>139,180</u>
TOTAL	<u>133,452</u>	<u>419,724</u>	<u>-</u>	<u>(390,233)</u>	<u>162,943</u>

16 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets £	Net Current Assets £	2025 Total £	Fixed Assets £	Net Current Assets £	2024 Total £
Restricted Funds	-	50,486	50,486	-	23,763	23,763
Unrestricted	-	152,538	152,538	1	139,179	139,180
	<u>-</u>	<u>203,024</u>	<u>203,024</u>	<u>1</u>	<u>162,942</u>	<u>162,943</u>

17 COMPANY STATUS

The company is limited by guarantee and has no share capital. All members have agreed to contribute a sum not exceeding £10 in event of winding up.

18 CONTINGENT LIABILITIES

There were no contingent liabilities at 30th March 2025 (2024 £nil).

Cheetham Hill Advice Centre
Notes to the Financial Statements (continued)
For The Year Ending 30 March 2025

19 GOING CONCERN

The company's main source of income is grant funding and advice services. The Trustees consider that it is appropriate to prepare the accounts on a going concern basis and, consequently the accounts do not include any adjustments that would be necessary if the funding sources should cease.

20 POST BALANCE SHEET EVENTS

The trustees consider that there are no significant post balance sheet events that impact on the financial statements as presented. The trustees continue to update the business plan and risk management strategies.

21 ULTIMATE CONTROLLING PARTY

The company is under the shared control of the Trustees named on Page 1.
There is no one person with significant control.

Registered Charity No. 1136328
Company Registration No. 7253445

**CHEETHAM HILL ADVICE CENTRE
FINANCIAL STATEMENTS FOR THE YEAR ENDED
30 MARCH 2025**

**Cheetham Hill Advice Centre
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CHEETHAM HILL ADVICE CENTRE

Report of the Trustees for the Year Ended 30th March 2025

The trustees present their annual directors' report and financial statements of the charity for the year ended 30th March 2025 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 the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Reference and administrative information

Charity Name: Cheetham Hill Advice Centre

Charity Number: 1136328

Company No: 7253445

Directors and trustees

The directors of the charitable company (the charity) are its trustees for the purpose of charity law. The trustees and officers serving during the year and since the year-end were as follows:

Sarah Sedge

Andrew Alexander Gridley

Khouloud Azzouni

Mary Atkinson

Revd. Sarah Fletcher

Tracy Langton

Resigned 11 September 2025

Amer Salam

Mohammed Ali

Jane Eberhart

Guy Johnson

Bishop Herbert McKenzie

Key management personnel: Trustees and Directors

Sarah Sedge

Chair of Trustees

Guy Johnson

Treasurer

Senior managers

Sinéad O'Connor

Registered Office

1-3 Morrowfield Avenue, Manchester, M8 9AR

CHEETHAM HILL ADVICE CENTRE

Independent Examiners

Hilton Jones
t/a Community Accountancy Service
Hollinwood Business Centre,
Albert Street, Failsworth OL8 3QL.

Bankers

Cooperative Bank plc, 70-72 Cross Street, Manchester, M2 4JG
CAF Bank, 25 Kings Hill Avenue, West Mailing, Kent, ME19 4JQ

Objectives and activities

The purposes of the charity are to promote any charitable purpose for the benefit of residents of the City of Manchester, but primarily for the benefit of the community in Cheetham and Crumpsall and in particular the advancement of education, the furtherance of health, the relief of poverty, distress and sickness.

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's aims and objectives, in planning future activities, and setting the policies for the year.

The charity furthers its charitable purposes for the public benefit through the provision of quality assured social welfare advice, information and support, to enable residents to lift themselves out of poverty, and to improve their quality of life and general health and wellbeing. It increases the capabilities of individuals through running a volunteer development programme, recruiting and training a diverse group of local people to ensure services are culturally and linguistically appropriate and accessible, and it increases the capabilities of other organisations by running outreach services, by offering training to their volunteers, and by providing them with a consultancy advice service.

Structure, governance and management

Cheetham Hill Advice Centre is a company limited by guarantee governed by its Memorandum and Articles of Association dated 13th May 2010. It is registered as a charity with the Charity Commission (dated 14th June 2010).

Appointment of trustees

As set out in the Articles of Association trustees are elected annually by the members of the charitable company attending the Annual General meeting, with the officers being elected from the Board. The number of trustees shall not be less than three but (unless otherwise determined by ordinary resolution) shall not be subject to any maximum.

Trustee induction and training

New trustees are given a formal induction from the Manager that includes an overview of the charity's activities and funding as well as copies of all the relevant written policies, and provided with access to external training to further develop their knowledge of trustee roles and responsibilities.

CHEETHAM HILL ADVICE CENTRE

Organisation

The board of trustees administers the charity. The board normally meets monthly, with a break in August. A Manager is appointed by the trustees to manage the day-to-day operations of the charity.

Related parties and co-operation with other organisations

None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee or senior manager with any service providers must be disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. In the current year such related party transactions are reported in Note 10.

A review of our achievements and performance

From April 2024 to March 2025, we helped 1,435 individuals and families with 4,051 different advice issues. In the past year we have helped to have debts written off to the value of £102,717. We helped with 2,190 welfare benefit and tax credit issues and raised £3,508,525, in additional benefits for local people. At the end of March 2025, we had 1,287 open cases with 742 individuals.

We have continued our response to the Cost-of-Living crisis and have prioritised reducing debt and bringing in more money for people, including through grants to individuals and families. During the year we helped 90 individuals successfully apply for charitable grants, either through utility suppliers, other charities and the Manchester City Council's Household Support Fund, all together the grants equalled £40,301.

We were fortunate this year to be funded to deliver targeted work for some of Manchester's most vulnerable residents. We delivered work around health inequalities, work to address the cost-of-living crisis and work to help older people and families that are struggling financially. This work has sat alongside our central advice offer and meant that we could provide bespoke help and bring our services to more areas via specific sessions.

We delivered energy saving sessions during autumn to help people reduce their energy use as well as reducing their bills. Over the winter period we increased the number of people accessing Pension Credit and Attendance Allowance as well as communicating with older people to ensure as many as possible were able to access Winter Fuel Payments.

We reached out to families via the spring and summer to help families access the Wood Street Mission school uniform scheme as well as giving away 200 PE bags at an Anti-Poverty Community

CHEETHAM HILL ADVICE CENTRE

event in Crumpsall Park. We delivered sessions to parents of Disabled children as well as delivering financial capability sessions for parents in schools, in faith community buildings and at community groups across North Manchester.

Financial review

The charity conducted their annual and business financial reviews in February 2025. Trustees reviewed the charity's Business Plan and ensured progress was made and targets were met. The Business Plan runs from 2024-27 and this sits alongside the Fundraising Strategy which runs from 2023-26.

Core funding comes from Manchester City Council via a sub-contract with Citizens Advice Manchester. This partnership work involves Cheetham Hill Advice Centre working alongside Citizens Advice Manchester and Shelter to deliver Manchester's citywide advice contract. This contract is from Manchester City Council and is managed by the Directorate for Commissioning. The contract was retendered in Summer 2024 with the existing partnership being successfully awarded the new contract. This contract began in October 2024 and now provides income for Cheetham Hill Advice Centre until September 2027 with the option for this to be extended until 2029.

Other key funders over the past year have been The National Lottery Community Fund, The Henry Smith Charity, United Utilities Trust Fund, the Peter Kershaw Trust and Manchester City Council grants including 'Our Manchester Voluntary and Community Sector grant', 'Cost-of-Living grant', 'CHEM – Community Health Equity Manchester' and funding to advise over 65's about Pension Credit, Attendance allowance and Winter Fuel Payments.

Risk management

The charity reviewed their business plan in August 2024 and have updated the three-year plan for 2024-2027. The Risk Management Policy was reviewed in March 2025. This identified the major risks to which the charity is exposed and systems established to mitigate those risks.

Reserves policy and going concern

The balance held in unrestricted reserves at 30 March 2025 was £152,538 of which £152,538 are free reserves, after allowing for funds tied up in tangible fixed assets. The charity's reserves policy states that the charity will hold between 3-6 months operating costs in unrestricted reserves. This is to be used to meet the needs of clients in the event of unforeseen or financially damaging

CHEETHAM HILL ADVICE CENTRE

circumstances and to meet its financial obligations to its employees with regard to potential redundancy liabilities.

Having regard to the budget the trustees consider that the charity is a going concern. The charity's reliance on grant funding is managed through a flexible approach to staffing, with employees redeployed across to other projects wherever possible if one funding stream ends and new funding is brought on stream.

Plans for future periods

The charity has a Fundraising Strategy and is working to strengthen services for the increased need that they know is growing in the community. Funding is already in place for services until 2026 with the new citywide advice contract providing stability to the core part of the charity's delivery.

The Fundraising Strategy outlines the work needed to secure funding post 2026. The charity is developing new ways to capitalise on the knowledge and skills to deliver specific projects and targeted interventions. A number of grant funding streams are due to end in 2026 and the charity have a programme to replace this funding over the next twelve months. This programme will be the focus of work between now and March 2026 and will include diversifying the charity's funding to allow for continued service delivery and targeted activity.

The charity has ensured there are adequate free reserves needed to cover all statutory costs alongside three months of operational costs. This financial planning will ensure the charity can meet all statutory requirements whilst also ensuring stability of service delivery and governance during a period of changes to income and funding streams.

The charity are reducing the environmental impact of their work through a carbon reduction plan and careful management of resources. The charity continues working with local businesses to develop ways for companies to support the charity via the provision of pro bono goods and services. This allows the charity to improve financial resilience and reduce environmental impact.

Resignation of Trustees

Tracy Langton resigned as a Trustee on 11 September 2025.

CHEETHAM HILL ADVICE CENTRE

Trustees responsibilities in relation to the financial statements

The charity trustees (who are also the directors of Cheetham Hill Advice Centre) 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 principles and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is appropriate 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 taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the board of trustees



Sarah Sedge - Chair

Date: ~~3 November 2025~~

19 December 2025

Cheetham Hill Advice Centre
Independent examiner's report to the trustees of Cheetham Hill Advice Centre
For The Year Ended 30 March 2025

Independent examiner's report to the trustees of Cheetham Hill Advice Centre

I report to the trustees on my examination of the accounts of Cheetham Hill Advice Centre for the year ended 30 March 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

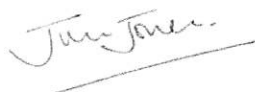
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the

Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

Signed:



James Hilton-Jones FCCA
Hilton Jones Ltd t/a Community Accountancy Service
Hollinwood Business Centre, Albert Street, Oldham. OL8 3QL

19 December 2025

**Cheetham Hill Advice Centre
Statement of Financial Activities
For The Year Ending 30 March 2025**

	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
INCOME FROM:					
Donations and Legacies		2,397	-	2,397	900
Investment Income		-	-	-	-
Charitable Activities	3	83,249	335,143	418,392	417,824
Other Trading Activities	4	-	-	-	1,000
Other Income		-	-	-	-
TOTAL		85,646	335,143	420,789	419,724
EXPENDITURE ON:					
Raising Funds	5	(2,325)	-	(2,325)	(1,094)
Charitable Activities	6	(69,963)	(308,420)	(378,383)	(389,139)
TOTAL		(72,288)	(308,420)	(380,708)	(390,233)
NET INCOMING (OUTGOING) RESOURCES					
FOR THE YEAR BEFORE TRANSFERS					
		13,358	26,723	40,081	29,491
TRANSFER BETWEEN FUNDS					
	15	-	-	-	-
NET INCOMING (OUTGOING) RESOURCES					
FOR THE YEAR AFTER TRANSFERS					
		13,358	26,723	40,081	29,491
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		139,180	23,763	162,943	133,452
TOTAL FUNDS CARRIED FORWARD	15	152,538	50,486	203,024	162,943

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

The notes on pages 11 to 19 form part of these accounts.

**Cheetham Hill Advice Centre
Balance Sheet
As at 30 March 2025**

	Notes	2025		2024	
		£	£	£	£
FIXED ASSETS					
Tangible Fixed Assets	10		-		1
CURRENT ASSETS					
Debtors & Prepayments	12	14,098		34,787	
Cash at Bank & In Hand		<u>239,051</u>		<u>206,224</u>	
		253,149		241,011	
LIABILITIES:					
Amounts falling due within one year	13	<u>(50,125)</u>		<u>(78,069)</u>	
		(50,125)		(78,069)	
<i>Client Account:</i>					
Client Ledger		(1,455)		(375)	
Monies owed from Client Account		(1,322)		(910)	
Cash at Bank		<u>2,777</u>		<u>1,285</u>	
		-		-	
NET CURRENT ASSETS			203,024		162,942
TOTAL NET ASSETS			<u>203,024</u>		<u>162,943</u>
THE FUNDS OF THE CHARITY					
Unrestricted Reserves	15		152,538		139,180
Restricted Reserves	15		<u>50,486</u>		<u>23,763</u>
TOTAL CHARITY FUNDS			<u>203,024</u>		<u>162,943</u>


For the year in question the company was entitled to the exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required The company to obtain an audit of its accounts for the year in question in accordance with section 476.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

Approved on behalf of the Board

Sarah Sedge  Chair

Guy Johnson  Treasurer

Date: 19/12/25.

The notes on pages 11 to 19 form part of these accounts.

**Cheetham Hill Advice Centre
Statement of Cash Flows
For The Year Ending 30 March 2025**

	2025	2024
	£	£
RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES		
Net movement in funds	40,081	29,491
Add back depreciation	1	3,984
Deduct investment income	-	-
Decrease/(increase) in debtors	20,689	(12,263)
Increase/(decrease) in creditors	(27,944)	17,362
	32,827	38,574
Net cash used in operating activities		
Cash flows from investment activities:		
Interest	-	-
Purchase of fixed assets	-	-
	-	-
Net cash provided by investing activities		
Increase/(decrease) in cash and cash equivalents during the year	32,827	38,574
Cash and cash equivalents brought forward	206,224	167,650
Cash and cash equivalents carried forward	239,051	206,224

Cheetham Hill Advice Centre
Notes to the Financial Statements
For The Year Ending 30 March 2025

1 Accounting policies

(a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

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

(b) Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There were 13 restricted funds at the year end.

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion have created a fund for a specific purpose.

Further details of each fund are disclosed in note 15.

(c) Income recognition

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

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank. Operating income represents grants, contracts, and sundry income receivable.

(d) Expenditure Recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

(e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

(f) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on staff time and facilities used in each activity.

The allocation of support and governance costs is analysed in note 7.

(g) Charitable Activities

Costs of charitable activities include governance costs and an apportionment of support costs as shown in Note 6.

Cheetham Hill Advice Centre
Notes to the Financial Statements (continued)
For The Year Ending 30 March 2025

(h) Tangible fixed assets and depreciation

Fixed assets are included in the accounts at net book value. Additions of a single item or a group of similar assets exceeding £500, are capitalised at cost (valuation for donated assets). Depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets over their estimated useful lives as follows:-

Computer	33.33% on cost
Office Equipment & Fittings	25% on cost

(i) Taxation

The organisation is exempt from income tax by reason of its charitable status. Income tax suffered on investment income is reclaimed in full. The Charity is not currently registered for VAT.

(j) Pensions

The charity has an auto enrolment pension scheme and has no liability beyond making its contributions and paying across the deductions for the employee's contributions. Costs are charged to expenditure in the period incurred.

(k) Contingent liabilities

A contingent liability is identified and disclosed for those transactions resulting from a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control.

(l) Debtors

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

(m) 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 the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(n) Operating Leases

Payments under operating leases are charged to the income and expenditure account in the period to which they relate.

2 Net income for the year

	2025	2024
	£	£
This is stated after charging:		
Depreciation - owned assets	1	3,984
Independent Examiners Fees	1,009	980
Other financial services	1,939	1,348

Cheetham Hill Advice Centre
Notes to the Financial Statements (continued)
For The Year Ending 30 March 2025

3 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Unrestricted Funds £	Restricted Funds £	Total 2024 £
<i>Grants:</i>						
Henry Smith Charity	-	70,700	70,700	-	40,500	40,500
Henry Smith Covid 19	-	49,800	49,800	-	39,200	39,200
National Lottery - Reaching Commun	-	113,457	113,457	-	115,484	115,484
MCC Cost-of-Living Fund	-	13,715	13,715	-	-	-
NW National Lottery - Cost of Livi	-	-	-	-	14,972	14,972
MCC CHEM	-	8,784	8,784	-	-	-
United Utilities	-	26,604	26,604	-	26,606	26,606
Our Manchester VCE Grant	-	52,083	52,083	-	52,083	52,083
MACC HSF/MDF Grant	-	-	-	-	41,910	41,910
<i>Contracts:</i>						
CAB - advice services	73,979	-	73,979	86,069	-	86,069
Other - advice services	9,270	-	9,270	1,000	-	1,000
	<u>83,249</u>	<u>335,143</u>	<u>418,392</u>	<u>87,069</u>	<u>330,755</u>	<u>417,824</u>

4 INCOME FROM OTHER TRADING ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Referral Fees - HSF	-	-	-	1,000	-	1,000
	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,000</u>	<u>-</u>	<u>1,000</u>

5 COST OF RAISING FUNDS

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Employment costs	-	-	-	422	-	422
Rent, rates and insurance	155	-	155	36	-	36
Heat, light & water	540	-	540	239	-	239
Repairs and maintenance	1,630	-	1,630	245	-	245
Cleaner & cleaning materials	-	-	-	152	-	152
	<u>2,325</u>	<u>-</u>	<u>2,325</u>	<u>1,094</u>	<u>-</u>	<u>1,094</u>

Cheetham Hill Advice Centre
Notes to the Financial Statements (continued)
For The Year Ending 30 March 2025

6 EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
<i>Charitable Activities</i>				
Employment Costs	65,305	251,765	317,070	285,192
Recruitment	150	399	549	889
DBS Checks	-	-	-	144
Interpreting	341	5,885	6,226	6,942
Client expenses	-	-	-	42,310
Staff Training	500	2,612	3,112	964
Advertising & Publicity	233	1,957	2,190	1,754
Staff Travel	-	106	106	145
Staff Welfare	-	1,346	1,346	912
Volunteer Expenses	-	657	657	1,620
Volunteer Travel	-	786	786	950
Support Costs	2,084	41,761	43,845	43,671
Governance Costs	1,350	1,146	2,496	3,646
	<u>69,963</u>	<u>308,420</u>	<u>378,383</u>	<u>389,139</u>
Restricted Funds			308,420	322,353
Unrestricted Funds			69,963	66,786
			<u>378,383</u>	<u>389,139</u>

7 ALLOCATION OF GOVERNANCE AND SUPPORT COSTS

	<i>Basis of Apportionment</i>	General Support £	Governance £	2025 £	2024 £
<i>Support Costs</i>					
Employment Costs	<i>Staff Time</i>	-	-	-	2,131
Rent, Rates and Insurance	<i>Space Used</i>	3,893	-	3,893	696
Heat, Light & Water	<i>Space Used</i>	4,374	-	4,374	4,537
Repairs and Maintenance	<i>Space Used</i>	9,945	-	9,945	4,660
Cleaner & Cleaning Materials	<i>Space Used</i>	-	-	-	2,899
Computer Maintenance & Software	<i>Space Used</i>	5,328	-	5,328	5,743
Minor Equipment	<i>Space Used</i>	-	-	-	372
Printing and Stationery	<i>Staff Time</i>	6,895	-	6,895	4,792
Telephone and Post	<i>Staff Time</i>	5,420	-	5,420	5,259
Publications and Subscriptions	<i>Staff Time</i>	2,534	-	2,534	3,481
Professional Indemnity & Liability Insurances	<i>Staff Time</i>	-	-	-	1,993
Depreciation	<i>Staff Time</i>	1	-	1	3,985
Sundries		587	-	587	225
Consultancy		-	1,350	1,350	1,000
Professional Fees		1,920	-	1,920	1,545
Management Committee & AGM Expenses		-	1,146	1,146	1,671
Accountancy & Payroll		2,948	-	2,948	2,328
		<u>43,845</u>	<u>2,496</u>	<u>46,341</u>	<u>47,317</u>

Cheetham Hill Advice Centre
Notes to the Financial Statements (continued)
For The Year Ending 30 March 2025

8 STAFF NUMBERS AND COSTS

	2025 £	2024 £
Wages and Salaries	317,070	245,615
Social Security Costs	-	15,900
Pension Costs	-	4,699
	317,070	266,214
The charity employed 14 staff during the year, with an average of 12. The average number of employees, as a full time equivalent was:		
Management & Administration	4	2
Provision of Services	10	10
	14	12

The charity considers its key management personnel comprises the trustees and manager. The total employment benefits, including employer pension contributions of the key management personnel was £32,679 (previous year: £28,412), No employees has benefits in excess of £60,000 (2024: none).

9 TRUSTEES' REMUNERATION AND EXPENSES

No remuneration was paid or payable directly or indirectly out of the funds of the charity during the year to any trustees or to any persons known to be connected with any of them.

10 TANGIBLE FIXED ASSETS

	Furniture & Equipment £	Computer Equipment £	Total £
COST			
At 31 March 2024	10,186	22,694	32,880
Additions	-	-	-
Disposals	-	-	-
At 30 March 2025	10,186	22,694	32,880
DEPRECIATION			
At 31 March 2024	10,185	22,694	32,879
Charge for Year	1	-	1
Disposals	-	-	-
At 30 March 2025	10,186	22,694	32,880
NET BOOK VALUE			
At 30 March 2025	-	-	-
At 30 March 2024	1	-	1

11 CAPITAL COMMITMENTS

	2025 £	2024 £
Contracted but not provided for	-	-
	-	-

Cheetham Hill Advice Centre
Notes to the Financial Statements (continued)
For The Year Ending 30 March 2025

12 DEBTORS	2025	2024
	£	£
Other Debtors	9,833	30,235
Accrued Income	-	-
Prepayments	4,265	4,552
	<u>14,098</u>	<u>34,787</u>
Restricted Funds	3,639	5,113
Unrestricted Funds	10,459	29,674
	<u>14,098</u>	<u>34,787</u>
13 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR	2025	2024
	£	£
Deferred Income	47,465	72,910
Other Creditors	1,426	3,723
Accruals	1,234	1,436
	<u>50,125</u>	<u>78,069</u>
Restricted Funds	45,490	73,434
Unrestricted Funds	4,635	4,635
	<u>50,125</u>	<u>78,069</u>
14 DEFERRED INCOME	2025	2024
	£	£
Deferred income comprises grants paid in advance.		
Balance brought forward as at 31st March	72,910	57,893
Amount released to income earned from charitable activities	(72,910)	(57,893)
Amount deferred in year	47,465	72,910
	<u>47,465</u>	<u>72,910</u>
Balance carried forward as at 30th March	47,465	72,910
	<u>47,465</u>	<u>72,910</u>
All deferred income is restricted.		

Cheetham Hill Advice Centre
Notes to the Financial Statements (continued)
For The Year Ending 30 March 2025

15 ANALYSIS OF CHARITABLE FUNDS

	Balance at				Balance at
	31 March 2024	Incoming	Transfers	Outgoing	31 March 2025
	£	£	£	£	£
RESTRICTED FUNDS					
NW Legal Services Trust	1,092	-	-	-	1,092
John Grant Davies Trust	412	-	-	-	412
Henry Smith Charity	1,839	70,700	-	(56,510)	16,029
Henry Smith Covid19 LTSG	69	49,800	-	(39,259)	10,610
National Lottery - Reaching Communities NW	4,625	113,457	-	(110,845)	7,237
MCC Cost-of-Living Fund	-	13,715	-	(8,250)	5,465
Peter Kershaw Trust	2,778	-	-	(29)	2,749
United Utilities	8,402	26,604	-	(35,006)	-
MCC - Wellbeing	331	-	-	-	331
MCC CHEM	-	8,784	-	(7,884)	900
Our Manchester VCE Grant	3,534	52,083	-	(50,637)	4,980
Arcon Housing	681	-	-	-	681
MACC HSF / MDF Grants	-	-	-	-	-
	23,763	335,143	-	(308,420)	50,486
<i>Unrestricted Funds:</i>					
General	139,180	85,646	-	(72,288)	152,538
<i>Total Unrestricted Funds:</i>	139,180	85,646	-	(72,288)	152,538
TOTAL	162,943	420,789	-	(380,708)	203,024

Purpose of funds:-

Contribution towards:

John Grant Davies Trust	- towards the Advice Service and the work of the charity
NW Legal Services Trust	- towards equipment to support advice delivery and volunteers
Henry Smith Charity	- towards the Advice Service
Henry Smith Covid19 LTSG	- towards Covid-19 project
National Lottery - Reaching Communities NW	- towards the Advice Service
MCC Cost-of-Living Fund	- towards advice for people impacted by the Cost-of-Living Crisis
United Utilities	- towards the salary of adviser and advice service
Peter Kershaw Trust	- towards volunteer expenses
MCC CHEM	- towards helping & advising people experiencing health inequalities
MACC HSF / MDF Grants	- client welfare
MCC - Wellbeing	- towards mobiles & tablets for clients
Tesco Bags of Help	- towards volunteer computers
Our Manchester VCE Grant	- towards supporting volunteers and the Advice Service
Arcon Housing	- towards volunteer expenses & equipment

Cheetham Hill Advice Centre
Notes to the Financial Statements (continued)
For The Year Ending 30 March 2025

15 ANALYSIS OF CHARITABLE FUNDS (Continued)

Previous Year	Balance at			Balance at	
	31 March 2023 £	Incoming £	Transfers £	Outgoing £	30 March 2024 £
NW Legal Services Trust	1,092	-	-	-	1,092
John Grant Davies Trust	412	-	-	-	412
Henry Smith Charity	1,142	40,500	-	(39,803)	1,839
Henry Smith Covid19 LTSG	1,192	39,200	-	(40,323)	69
National Lottery - Cost of Living	-	14,972	211	(15,183)	-
National Lottery - Reaching Communities NW	819	115,484	-	(111,678)	4,625
Peter Kershaw Trust	3,416	-	-	(638)	2,778
United Utilities	1,933	26,606	-	(20,137)	8,402
MCC - Wellbeing	331	-	-	-	331
Our Manchester VCE Grant	-	52,083	-	(48,549)	3,534
Arcon Housing	681	-	-	-	681
MACC HSF Grant	-	41,910	400	(42,310)	-
<i>Capital:</i>					
Our Manchester VCE Grant					-
Henry Smith Charity	399	-	-	(399)	-
National Lottery - Reaching Communities	3,149	-	-	(3,149)	-
Tesco	184	-	-	(184)	-
	<u>14,750</u>	<u>330,755</u>	<u>611</u>	<u>(322,353)</u>	<u>23,763</u>
<i>Unrestricted Funds:</i>					
General	<u>118,702</u>	<u>88,969</u>	<u>(611)</u>	<u>(67,880)</u>	<u>139,180</u>
<i>Total Unrestricted Funds:</i>	<u>118,702</u>	<u>88,969</u>	<u>(611)</u>	<u>(67,880)</u>	<u>139,180</u>
TOTAL	<u>133,452</u>	<u>419,724</u>	<u>-</u>	<u>(390,233)</u>	<u>162,943</u>

16 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets £	Net Current Assets £	2025 Total £	Fixed Assets £	Net Current Assets £	2024 Total £
Restricted Funds	-	50,486	50,486	-	23,763	23,763
Unrestricted	-	152,538	152,538	1	139,179	139,180
	<u>-</u>	<u>203,024</u>	<u>203,024</u>	<u>1</u>	<u>162,942</u>	<u>162,943</u>

17 COMPANY STATUS

The company is limited by guarantee and has no share capital. All members have agreed to contribute a sum not exceeding £10 in event of winding up.

18 CONTINGENT LIABILITIES

There were no contingent liabilities at 30th March 2025 (2024 £nil).

Cheetham Hill Advice Centre
Notes to the Financial Statements (continued)
For The Year Ending 30 March 2025

19 GOING CONCERN

The company's main source of income is grant funding and advice services. The Trustees consider that it is appropriate to prepare the accounts on a going concern basis and, consequently the accounts do not include any adjustments that would be necessary if the funding sources should cease.

20 POST BALANCE SHEET EVENTS

The trustees consider that there are no significant post balance sheet events that impact on the financial statements as presented. The trustees continue to update the business plan and risk management strategies.

21 ULTIMATE CONTROLLING PARTY

The company is under the shared control of the Trustees named on Page 1.
There is no one person with significant control.

CHEETHAM HILL ADVICE CENTRE

England & Wales - Charity number 1136328

Accounts



Cheetham Hill
Advice Centre

Cheetham Hill Advice Centre

Annual Report 2023-24



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Introduction and Chair's Report

Welcome to Cheetham Hill Advice Centre's annual report for 2023-2024

This year has seen us busier than ever as our community has been hit by the continuing Cost-of-Living crisis in multiple ways. We have seen people struggling to afford food, heating, light and housing costs with these leading to strained finances and increasing debt. Our team of staff and volunteers have worked to increase our capacity and to find solutions for the people who come to us for help.

Key achievements

We have been responding to the Cost-of-Living crisis using a diversity of approaches to address the multiple ways that people have been impacted. We increased our frontline capacity so we could help more people as quickly as possible. Alongside this we increased advisor hours so that we had more follow up appointments to help people achieve an outcome and an improvement for them and their families. We have delivered targeted work around debt, including utility debt as this is an area our local community told us they were struggling with.


We continue to be part of the successful partnership to deliver Manchester's citywide advice contract. This work is delivered in partnership with Citizens Advice Manchester and Shelter. We have worked together as a partnership to increase advice capacity across the city in the short term and to engage with the re-design of advice services for the city in the longer-term.

We have reached out across North Manchester in the last year. We have delivered training sessions on financial capability and on surviving the Cost-of-Living crisis. These sessions have been delivered in multiple languages, including via sign language interpretation. We have attended Cost-of-Living

events in parks, schools, faith buildings, warm hubs and community centres. We have ring-fenced a budget to bring freebies along to events we attend and have been giving people our contact details along with a bag of free fruit to take home with them.


As a Board we have worked on continuous improvement of our governance over the last year. We have improved our recording and management of any conflicts of interest and we developed and wrote a new Business Plan to guide the work of the charity from 2024-2027. We are very grateful to the funders who have supported us in the past, especially the National Lottery Community Fund, Henry Smith Charity, United Utilities Trust Fund and Manchester City Council. This on-going support has provided us with the resources and the stability we have needed to respond to the challenges faced by our community. We know that the funding environment is very competitive and we have taken time to identify the areas where we could attract investment and generate income in the future. This includes finding additional ways to use the knowledge and specialisms we have as an organisation.

Our thanks

 We would like to thank our staff team, our volunteers and our trustees. All members of the CHAC team have worked tirelessly and we are grateful for all the knowledge, energy, positivity and creativity they have brought to delivering our services within a very difficult year. The impact outlined in this report is a testament to all of your efforts and I would like to thank you on behalf of the Board for everything you have done.

Thank you to the members of our team who have attended multi-sector meetings, network events and who have engaged with wider system change programmes. This includes the Making Manchester Fairer Programme Board, the North Together working group, the VCSE

Health and Wellbeing Leaders' group, Hope for Cheetham and the Cheetham and Crumpsall Anti-Poverty Community.

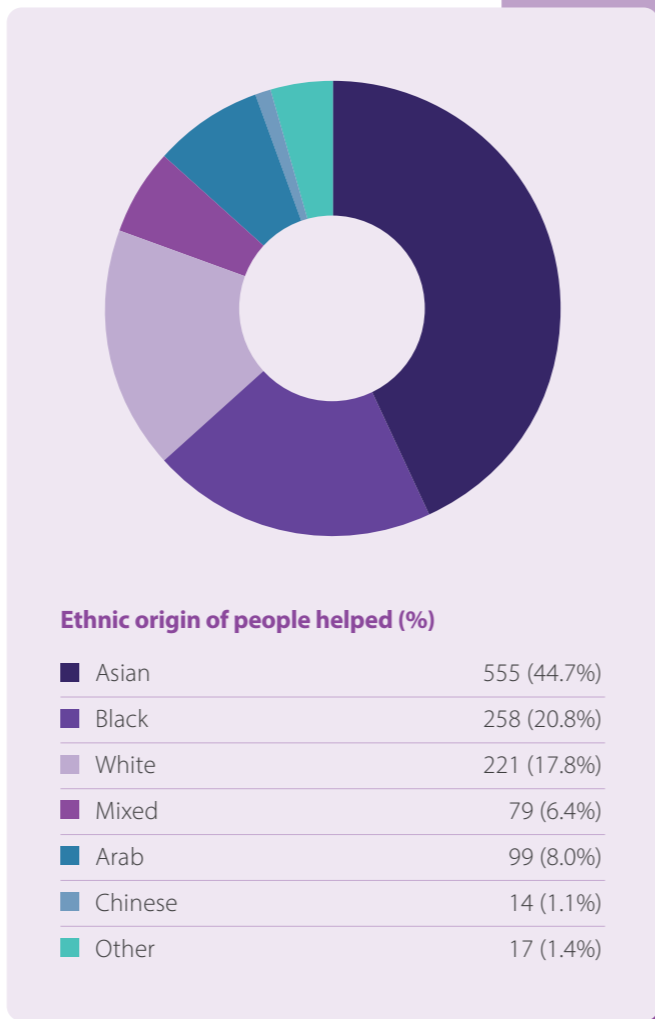
We are also grateful to all our funders and partners for their support, help and encouragement. We have appreciated your investment and your trust in our abilities to deliver the positive impact that our community want. We will continue to listen to local residents and the people who use our services to guide our work over the coming years and to respond to whichever challenges confront us all in the future. 

Sarah Sedge,
Chair of Cheetham Hill Advice Centre

Who we helped

Over the past year we helped 1,722 individuals. From the clients who provided ethnicity data over 89% were from racialised communities with the largest group being Pakistani at 29%. Other significant groups include Black/Black British (13%), Arab (6%), and White - British (8%). There were also smaller percentages for various other ethnicities such as Indian, Middle Eastern, and Chinese.

In regards to gender and disabilities; for the 1,722 clients, 851 were women, 870 men, and one person who identified as other gender. In terms of disabilities, 37% of our clients reported they are Disabled with a large number having multiple disabilities (298 people). We also helped people with physical disabilities (172) and 91 people with mental health issues. A full graph of reported disabilities is below.



I now feel as if I could roar as if I was a tiger.

Key Statistics

Age	25 or under	26-35	36-45	46-55	56-65	66-75	76+
Number of Clients	55	186	392	413	276	146	38
Gender	Male	Female	Other				
Number of Clients	871	851	1				
Disabilities	None	Learning Disability	Mental Health Issue	Multiple Disabilities	Physical Disabilities	Sensory Disabilities	
Number of Clients	1052	9	91	298	172	8	

Languages spoken amongst our clients

We are proud to be based in a multi-lingual area and are able to help many people in their language of choice. Over the past 12 months we have provided help and advice in 35 different languages. The diagram below shows the languages, other than English, spoken.

Potentially I will be homeless. Having the team helping me at the moment is helping me to be less anxious.

- Romanian
- Vietnamese
- Hindi
- Bosnian
- Kurdish
- Slovakian
- French
- Somali
- British Sign Language
- Albanian
- Chinese
- Cantonese
- Punjabi
- Dari
- Greek
- Mandarin
- Hungarian
- Farsi
- Brava
- Other
- Portuguese
- Amharic
- Czech
- Turkish
- Swahili
- Spanish
- Polish
- Arabic
- Bangla
- Tigrini
- Urdu
- Bengali
- Lithuanian
- Pushto
- Eritrean

Thank you for helping me with my debt problem, the adviser was patience and knowledgeable, I am feeling much better now.

During our advice sessions we have either been able to provide an adviser who speaks the client's first language, or seek an interpreter from Language Line, to ensure full comprehension from us, of the situation, and for the individual on their options. We have also delivered advice and a Cost-of-Living session via British Sign Language interpreter.

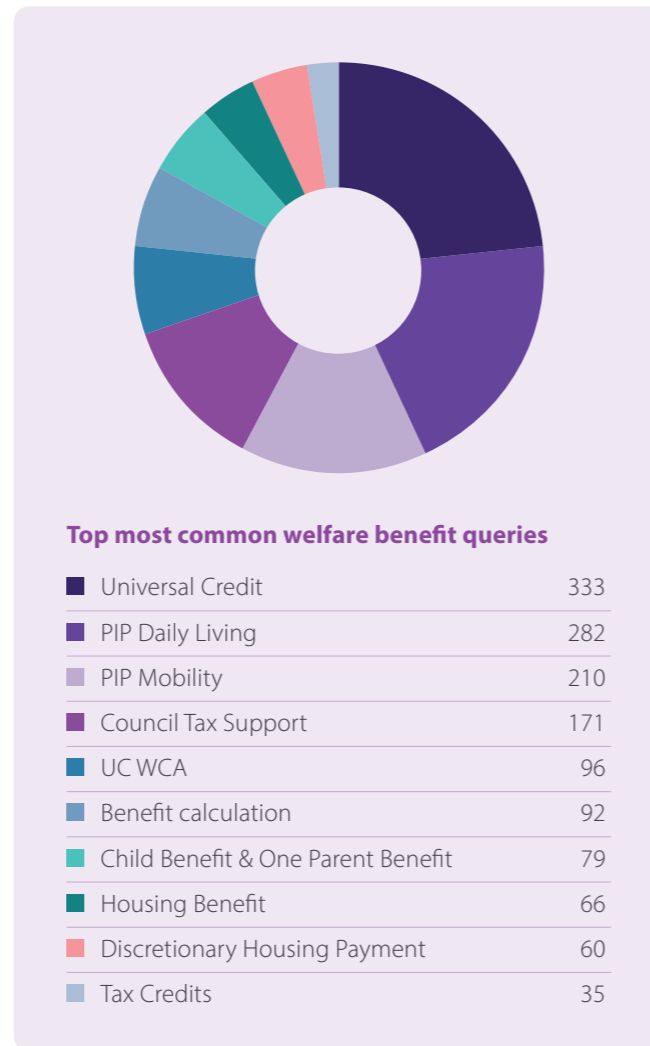
My life has improved significantly in every area, thanks for great helps from several of the advisers. I am now living better and it has improved the quality of my life.

I have had lots of help from my adviser and the team regarding my unfair dismissal from my employer after 24 years and who to turn to and process. I feel less stressed as I know that I am being helped with my issue.

Subjects we helped with

In the year April 2023 to March 2024 we have helped 1,722 individuals with a total of 3,296 advice queries; including debt, welfare benefits and tax credits, housing, education, employment, health and social care, immigration and asylum, consumer goods and services and travel.

The largest area of advice we provided help with was Welfare Benefits with a total of 1,747 subjects advised upon, consisting of disability benefit applications; 72 for Disability Living Allowance, 485 PIP applications, and 34 Attendance Allowance applications. We completed 59 Discretionary Housing Payment applications, 79 child benefit applications and 372 cases where we helped with Universal Credit applications or issues. The diagram below shows our top 10 welfare benefit queries advised upon.

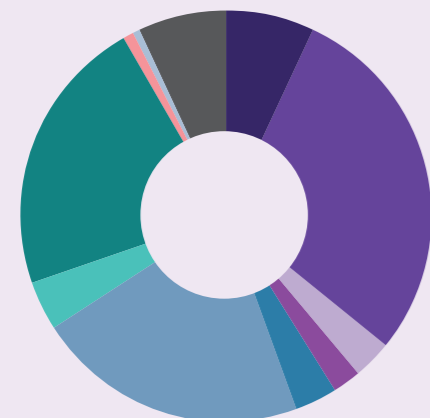


We assisted with 422 debt-related issues, broken down as non-priority debts owed by 121 individuals and 162 priority debt issues, with water debt also being a concern for 119 individuals. Housing issues were reported by 313 individuals, ranging from deposit problems to eviction warrants.

Employment problems, including dismissal and wage issues, were an issue for 32 people, while we assisted 43 individuals with education-related issues. We also completed 118 charitable applications, including foodbank vouchers, grant applications and help with school uniforms.

Immigration & Asylum issues had a count of 54, dealing with naturalisation, visa applications and renewals.

Finally, 48 people needed help with Health & Social Care problems, with adult safeguarding and child protection being some of the concerns raised.



Outcomes achieved

The main bulk of work that Cheetham Hill Advice Centre has completed over the past year has been working hard to ensure families and individuals are as secure as possible. This includes ensuring people are getting all the benefits that they are entitled to, helping them manage their debts and help keep them in their homes. These outcomes help our clients to ensure they can afford to heat and feed themselves, and their families and have a safe place to live.







Broken down over the past year we have achieved 4,037 successful outcomes for the individuals that we have helped.

We helped with 302 new benefit applications, including 16 successful appeals, we helped 61

individuals maintain their benefit awards and 50 foodbank vouchers were issued.

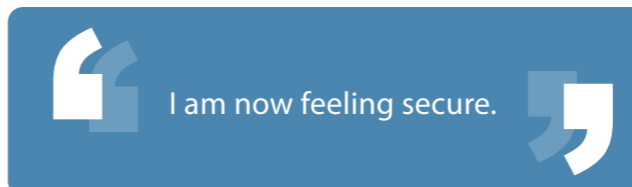
We helped 94 individuals to budget more effectively, 20 were then able to repay their debts. We helped 171 arrange affordable repayment plans with their creditors, and helped 39 individuals have some or all of their debts written off entirely.

132 individuals were helped by our United Utilities Water debt project, in total these individuals owed £127,230 of debt, with over £100,000 owing in water arrears. We were able to help these individuals access schemes to reduce their bills, help them with water efficiency advice and in many cases apply for help to reduce the debts owed, please see the table below for a full breakdown.

 302 successful benefit applications	 94 budget more effectively	 171 affordable repayment plans
 50 foodbank vouchers issued	 20 able to repay their debts	 39 debts written off entirely

Help provided by our Water Adviser

Applications made to Back on Track, Help to Pay and Payment Matching Schemes	78
Number of clients helped to arrange affordable payment plans	67
Number of clients added to the Priority Service Register to receive additional support	53
Water Sure applications made to reduce water bills	28
Trust Fund applications made	26



We advised 224 people on their housing issues, explaining their rights and how to resolve their issues, also helping with 37 applications for social housing and we were able to prevent four individuals being evicted from their homes.

Financial outcomes

We achieved financial outcomes of over £3 million this year (£3,098,754 in total). This additional income has been critical in helping people to manage the Cost-of-Living crisis. The income raised included £1,972,416 in additional benefits for 383 individuals and £426,318 in backdated benefit payments for 120 people. Additionally, we were able to assist 68 individuals in maintaining benefits to the value of £403,750.

Debts to the value of £199,192 were written off for 79 different individuals. £71,800 in successful charitable grants applications were awarded to 67 individuals.

Overall, a total of 821 individuals were assisted through these financial outcomes in the last year.



1,722

Number of people helped



Over £1.9 Million

in successful benefits applications



£199,192

in debt written off



3,296

issues assisted with



£426,000

in backdated benefits



Over £71,000

in grants successfully applied for



£3,098,754

Additional income raised in total

Case Study: Jane

Jane had been living and working in the UK for several years, she had Limited Leave to Remain, and was able to work in the UK, however had no access to Public Funds. In May of last year Jane lost the majority of her sight, she was unable to continue working and consequently had no income. Jane was renting her home from a private landlord and was unable to make her rent payments. The client could also not pay for other essentials such as energy and food.

Jane was seen by one of our immigration advisers. The adviser assisted by making an application to remove the 'No Recourse to Public Funds' condition on her status.

Whilst awaiting the outcome of the application the adviser contacted the landlord to request time and forbearance given the health issues and the immigration restrictions in place. The landlord agreed to postpone taking possession action to evict the client from her home.

The adviser also provided short-term emergency help with one off charitable payment, food bank vouchers and signposted her for energy vouchers.

The application was successful and Jane was subsequently helped to apply for Universal Credit, Council Tax Support and Personal Independence Payment.

The client was able to pay her essential costs, keep herself fed, warm and with a roof over her head.

“ I am grateful and so thankful for the help that I have received. I was not aware of the help that I could get and things are much easier now. **”**

Evaluations

Over the year 515 people have completed an evaluation after seeking help or advice from CHAC.

Please see the outcomes listed in the table below:

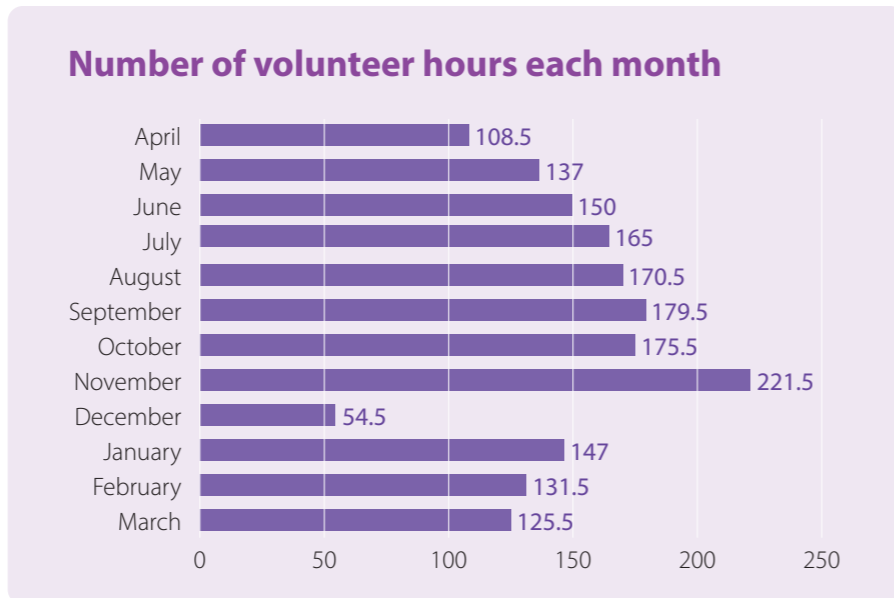
	A bit	A lot
I have found this helpful	221	638
I feel more confident in managing my money	65	153
I know more about how to make my money stretch further	57	127
I know more about managing debt	56	102
I feel more able to cope	128	185
I feel more able to plan for the future	65	138
I am more confident in my own ability to resolve problems in the future	82	153
I feel less stressed and worried	109	245
I am sleeping better	60	156



“ After being told I that could not work again due to my illness I was so worried. I cannot thank CHAC enough for sorting all my disability benefits out. **”**

Volunteers

During the last year CHAC were delighted to have been supported by an army of 38 dedicated volunteers. Over the year these volunteers committed to 1,766 hours helping members of the community with benefits, debt and other issues.



We worked alongside Manchester Volunteer Advice Partnership who run a formal face to face training course for most of our volunteers.

Having completed the training, we then provided volunteers with opportunity to shadow experienced team members, undertake group training and have one to one supervision sessions allowing them to develop into their chosen roles.

Our industry often reports on a struggle to recruit people into the advice sector, however our long-lasting commitment with our volunteer programme has meant that we have been able to successfully recruit for new roles from our pool of volunteers. Over the past year nine of our volunteers were successfully recruited into paid staff roles and CHAC were happy to recruit two of our volunteers into paid vacancies within our own charity.

Sabiya's story

I am a single mother with two children. I came here from the Middle East and have a law degree but I couldn't use it here, especially with raising my family. I was looking for work in the UK and I completed GCSE's and other courses to improve my English. To further improve my skills I asked CHAC if I could volunteer and they put me forward for the Manchester Volunteer Advice Partnership (MVAP) programme.

I started the training in September 2022 and chose to do my (MVAP) placement with CHAC. I was scared when I started to do cases, but they have staff with you to guide you. It was like having a driving instructor sitting

next to you. You feel safe. It was good to mix doing the course with real experience. It was easy to apply, to pick up things, and to see reality. All the staff are helpful and supportive and have a caring spirit.

The volunteer manager has good systems and gives us guidance. She also has ways of helping us remember even simple things, like how to use the photocopier. I learnt more and more and became confident. I was very committed to going every week and then I started to do two days a week volunteering.

This opportunity has helped me to successfully apply for a job and I am so grateful.

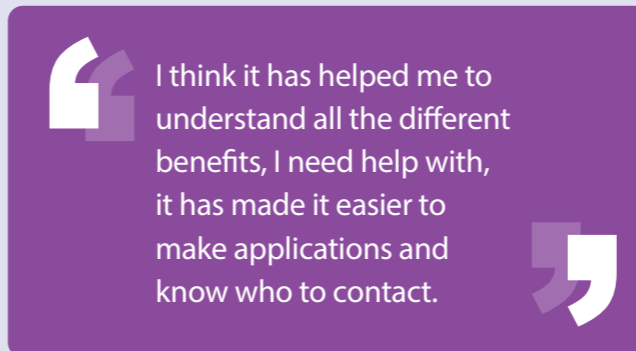
Zero carbon efforts

CHAC is an avid supporter of zero-carbon work and we have taken many steps in this current year to support Manchester City Council's and the UK's zero carbon goals. We stepped up our own efforts this year and have been really pleased with the results.

Changes made	SAVINGS made
We sent a representative to be trained on Zero Carbon and they have become our Zero Carbon Expert.	Paper – over 50 pieces of paper saved each week, over the year this equates to 2,600.
Giving out water efficiency devices – we have attended several community sessions over the year where we have given out devices to help people save water, including timers and plant watering gel.	Printing – we print 50 fewer pieces of paper each week, saving on ink and saving the energy costs involved in printing.
Facilitating community groups to share money saving ideas.	Time – less time printing, less time seeking supervision in person, as the sheets can be seen from multiple locations, more time to help individuals with their issues.
Our reception log and volunteer record sheets were recorded on printed pieces of paper. We moved both of these to on-line shared documents.	Money – we have saved on printing costs, paper costs, delivery costs, waste collection costs, and helped share ideas for others to reduce their household costs.
Recycling - we pledged to do better, we implemented recycling for plastic, paper, cardboard, cans and coffee grinds	Carbon Footprint reduced – less waste going into the general waste bin, less energy being used, less deliveries being made.

Community sessions

We are based in Cheetham Hill, however we ensure that we get out and about around the city. This is to help promote our advice centre and the help that is available and also to ensure we can reach people who may not know about the help we can provide.



Over the past year we have attended

- Cheetham Cultural Festival and Spring Fling – we have been involved in planning, promoting and joining in with the events.
- Local Offers facilitated by Manchester City Council for parents and guardians of children with special needs – these are run quarterly throughout Manchester, CHAC attends with a stall to provide advice and help.
- Community Sessions in warm hubs, churches, community centres, foodbanks, school and religious building – where we have facilitated discussions and provided hints and tips for saving money.



Cheetham Hill Advice Centre

A copy of our full accounts is available from the Centre upon request.

Independent Account Examiners

Community Accountancy Service
The Grange
Pilgrim Drive
Manchester
M11 3QR

Finance and Administration Officer in the financial year

Abiodun Aremu

IT Support

Bytesize

Banker

Co-operative Bank
1 Balloon Street
Manchester

Partners

Abraham Moss Warriors, Citizens Advice Manchester, Communities for All, Greater Manchester Immigration Aid Unit, Hopewell, New Testament Church of God, Manchester Mind, Manchester Refugee Support Network, Shelter, Wai Yin and Young Manchester.

Funding

Our main funding in the year came from The National Lottery Community Fund, Manchester City Council and The Henry Smith Charity, the Peter Kershaw Trust, United Utilities Trust Fund and the John Grant Davies Trust.

Cheetham Hill Advice Centre is an independent advice charity working with people across Manchester and predominantly in Cheetham, Crumpsall and North Manchester. We work with the local community through providing an advice service, training volunteers and partnership initiatives as well as developing the opportunity for voluntary sector, public sector and businesses to improve the lives of local people.

If you'd like to find out more about Cheetham Hill Advice Centre or get involved please get in touch.

Cheetham Hill Advice Centre

1 Morrowfield Avenue
Cheetham Hill
Manchester
M8 9AR
T: 0161 740 8999
E: office@cheethamadvice.org.uk

OISC registration number: N201100029

Registered Charity Number 1136328 | Company number 7253445

CHEETHAM HILL ADVICE CENTRE

COMPANY REGISTRATION NO: 7253445
(England)
CHARITY REGISTRATION NO: 1136328

FINANCIAL STATEMENTS FOR THE YEAR ENDED
30TH MARCH 2024

CHEETHAM HILL ADVICE CENTRE

FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2024

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CHEETHAM HILL ADVICE CENTRE

Report of the Trustees for the Year Ended 30th March 2024

The trustees present their annual directors' report and financial statements of the charity for the year ended 30th March 2024 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 the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Reference and administrative information

Charity Name: Cheetham Hill Advice Centre

Charity Number: 1136328

Company No: 7253445

Directors and trustees

The directors of the charitable company (the charity) are its trustees for the purpose of charity law. The trustees and officers serving during the year and since the year-end were as follows:

Sarah Sedge
Andrew Alexander Gridley
Khouloud Azzouni
Mary Atkinson
Revd. Sarah Fletcher
Tracy Langton
Amer Salam
Mohammed Ali
Jane Eberhart
Guy Johnson
Herbert McKenzie
Val Bayliss-Brideaux (Resigned 31st March 2023)

Key management personnel: Trustees and Directors

Sarah Sedge	Chair of Trustees
Guy Johnson	Treasurer

Senior managers

Sinéad O'Connor

Registered Office

1-3 Morrowfield Avenue, Manchester, M8 9AR

CHEETHAM HILL ADVICE CENTRE

Independent Examiners

Community Accountancy Service Limited
The Grange, Pilgrim Drive
Beswick, Manchester, M11 3TQ

Bankers

Cooperative Bank plc, 70-72 Cross Street, Manchester, M2 4JG
CAF Bank, 25 Kings Hill Avenue, West Mailing, Kent, ME19 4JQ

Objectives and activities

The purposes of the charity are to promote any charitable purpose for the benefit of residents of the City of Manchester, but primarily for the benefit of the community in Cheetham and Crumpsall and in particular the advancement of education, the furtherance of health, the relief of poverty, distress and sickness.

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's aims and objectives, in planning future activities, and setting the policies for the year.

The charity furthers its charitable purposes for the public benefit through the provision of quality assured social welfare advice, information and support, to enable residents to lift themselves out of poverty, and to improve their quality of life and general health and wellbeing. It increases the capabilities of individuals through running a volunteer development programme, recruiting and training a diverse group of local people to ensure services are culturally and linguistically appropriate and accessible, and it increases the capabilities of other organisations by running outreach services, by offering training to their volunteers, and by providing them with a consultancy advice service.

Structure, governance and management

Cheetham Hill Advice Centre is a company limited by guarantee governed by its Memorandum and Articles of Association dated 13th May 2010. It is registered as a charity with the Charity Commission (dated 14th June 2010).

Appointment of trustees

As set out in the Articles of Association trustees are elected annually by the members of the charitable company attending the Annual General meeting, with the officers being elected from the Board. The number of trustees shall not be less than three but (unless otherwise determined by ordinary resolution) shall not be subject to any maximum.

Trustee induction and training

New trustees are given a formal induction from the Manager that includes an overview of the charity's activities and funding as well as copies of all the relevant written policies, and provided with access to external training to further develop their knowledge of trustee roles and responsibilities.

CHEETHAM HILL ADVICE CENTRE

Organisation

The board of trustees administers the charity. The board normally meets monthly, with a break in August. A Manager is appointed by the trustees to manage the day-to-day operations of the charity.

Related parties and co-operation with other organisations

None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee or senior manager with any service providers must be disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. In the current year such related party transactions are reported in Note 10.

A review of our achievements and performance

From April 2023 to March 2024, we helped 1,722 individuals and families with 3,296 different advice issues. We helped 448 individuals with debts worth £673,619, split into 176 priority debt issues and 272 non-priorities. In the past year we have helped 79 individuals write off debts to the value of £199,192. We helped with 1,747 welfare benefit issues and raised £1,972,416, in additional benefits. At the end of March 2024, we had 1,572 open cases with 930 individuals.

We utilise Language Line to ensure everyone who accesses our service can seek help in their first language, over the past 12 months we have used Language Line for a total of 3,572 of minutes, over 60 hours, in 32 different languages. This compliments the language resources we have within the charity's team where we are able to help people directly in over fifteen languages.

We have continued our response to the Cost-of-Living crisis and have prioritised reducing debt and bringing in more money for people, including through grants to individuals and families. During the year we helped 167 individuals successfully apply for charitable grants, either through utility suppliers, other charities and the Manchester City Council's Household Support Fund, all together these grants equalled £71,801.

We continue to get out and about in our communities to ensure people are aware of our service, each month we attend the Local Authorities Local Offer event for parents whom children have special educational needs. We also reached out to people across North Manchester by delivering cost-of-living sessions, participating in warm hub events and by attending school fairs and community events.

Financial review

Trustees reviewed the charity's Business Plan and ensured progress was made and targets were met. The Trustees worked alongside paid staff and a consultant to develop the new Business Plan for 2024-27. The preparation for the Business Plan included involving residents to gather their views, the available data on economic wellbeing and health inequalities, and a clear assessment of the current funding environment. The Business Plan compliments the Fundraising Strategy which runs from 2023-26.

CHEETHAM HILL ADVICE CENTRE

Core funding comes from Manchester City Council via a sub-contract with Citizens Advice Manchester. This partnership work involves Cheetham Hill Advice Centre working alongside Citizens Advice Manchester and Shelter to deliver Manchester's citywide advice contract. This contract is from Manchester City Council and is managed by the Directorate for Commissioning. The current contract provides income for Cheetham Hill Advice Centre until September 2024 with the development work to respond to the new contract tender completed in the year covered by this report.

Other key funders over the past year have been The National Lottery Community Fund, The Henry Smith Charity, A Manchester City Council 'Our Manchester Voluntary and Community Sector grant', United Utilities Trust Fund and the Peter Kershaw Trust.

Trustees conducted their annual and business financial reviews in February 2023. The charity updated our Fundraising Strategy and have drafted the plan for post 2025.

Investment powers and policy

The trustees, having regard to the liquidity requirements of operating the charity, have kept available funds in an interest bearing deposit account.

Reserves policy and going concern

The balance held in unrestricted reserves at 30th March 2024 was £139,180 of which £139,179 are free reserves, after allowing for funds tied up in tangible fixed assets.

Having regard to the budget the trustees consider that the charity is a going concern. The charity's reliance on grant funding is managed through a flexible approach to staffing, with employees redeployed across to other projects wherever possible if one funding stream ends and new funding is brought on stream.

Risk management

The charity reviewed their business plan in January 2024 and have written a new three-year plan for 2024-2027. The Risk Management Policy was reviewed in March 2024. This identified the major risks to which the charity is exposed and systems established to mitigate those risks.

Plans for future periods

The charity has a Fundraising Strategy and is working to strengthen services for the increased need that they know is growing in the community. Funding is already in place for services up to 2024 with a number of funding streams in place until 2026. The contract for Manchester's Citywide Advice service is due to begin in October 2024. Work has already been carried out to design the model for the new contract alongside the partnership development to ensure delivery of quality advice across the city.

The Fundraising Strategy focuses on diversifying the charity's funding to allow for careful planning and targeted activity. The charity is developing new ways to capitalise on the knowledge and skills to

CHEETHAM HILL ADVICE CENTRE

deliver specific projects and targeted interventions. This will bolster existing income streams and provide more sustainability for the organisation as a whole.

The charity are reducing the environmental impact of their work through a carbon reduction plan and careful management of resources. The charity continues working with local businesses to develop ways for companies to support the charity via the provision of pro bono goods and services. This allows the charity to improve financial resilience and reduce environmental impact.

Trustees responsibilities in relation to the financial statements

The charity trustees (who are also the directors of Cheetham Hill Advice Centre) 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 principles and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is appropriate 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 taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the board of trustees

Sarah Sedge - Chair

Date: 22nd October 2024

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CHEETHAM
HILL ADVICE CENTRE**

I report on the accounts of the company for the year ended 30th March 2024, which are set out on pages 7 to 15.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is required by company law to prepare accrued accounts and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act ;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006, ; and
 - with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



EL Anderson MA FCA CTA,
Community Accountancy Service Ltd,
The Grange, Pilgrim Drive,
Beswick, Manchester, M11 3TQ
Date: 22nd October 2024

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDING 30TH MARCH 2024
(INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

	Notes	Unrestricted Funds £	Restricted Funds £	Year Ended 30.03.24 Total Funds £	Year Ended 30.03.23 Total Funds £
INCOME FROM:					
Donations and Legacies		900	-	900	900
Investment Income		-	-	-	122
Charitable Activities	3	87,069	330,755	417,824	370,945
Other Trading Activities	4	1,000	-	1,000	2,250
Other Income		-	-	-	1,000
TOTAL		88,969	330,755	419,724	375,217
EXPENDITURE ON:					
Raising Funds	5	(1,094)	-	(1,094)	(897)
Charitable Activities	6	(66,786)	(322,353)	(389,139)	(397,677)
TOTAL		(67,880)	(322,353)	(390,233)	(398,574)
NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR BEFORE TRANSFERS		21,089	8,402	29,491	(23,357)
TRANSFER BETWEEN FUNDS	15	(611)	611	-	-
NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR AFTER TRANSFERS		20,478	9,013	29,491	(23,357)
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		118,702	14,750	133,452	156,809
TOTAL FUNDS CARRIED FORWARD	15	139,180	23,763	162,943	133,452

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

The notes on pages 10 to 15 form part of these accounts.

BALANCE SHEET AS AT 30 MARCH 2024

Registration Number: 7253445

	NOTES	2024		2023	
		£	£	£	£
FIXED ASSETS					
Tangible Fixed Assets	10		1		3,985
CURRENT ASSETS					
Debtors & Prepayments	12	34,787		22,524	
Cash at Bank & In Hand		<u>206,224</u>		<u>167,650</u>	
		<u>241,011</u>		<u>190,174</u>	
LIABILITIES:					
Amounts falling due within one year	13	<u>(78,069)</u>		<u>(60,707)</u>	
		<u>(78,069)</u>		<u>(60,707)</u>	
<i>Client Account:</i>					
Client Ledger		(375)		(375)	
Monies owed to CHAC from Client Account		(910)		(12,560)	
Cash at Bank		<u>1,285</u>		<u>12,935</u>	
		<u>-</u>		<u>-</u>	
NET CURRENT ASSETS			162,942		129,467
TOTAL NET ASSETS			<u>162,943</u>		<u>133,452</u>
THE FUNDS OF THE CHARITY					
Unrestricted Reserves	15		139,180		118,702
Restricted Reserves	15		<u>23,763</u>		<u>14,750</u>
TOTAL CHARITY FUNDS			<u>162,943</u>		<u>133,452</u>

For the year in question the company was entitled to the exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

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

Approved on behalf of the Board

) Trustee Guy Johnson

) Trustee Sarah Sedge

Date: 22nd October 2024

The notes on pages 10 to 15 form part of these accounts.

STATEMENT OF CASH FLOWS FOR THE YEAR ENDING 30th MARCH 2024

RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH
FLOW FROM OPERATING ACTIVITIES

	2024	2023
	£	£
Net movement in funds	29,491	(23,357)
Add back depreciation	3,984	4,533
Deduct investment income	-	(122)
Decrease/(increase) in debtors	(12,263)	(11,730)
Increase/(decrease) in creditors	17,362	(14,645)
Net cash used in operating activities	<u>38,574</u>	<u>(45,321)</u>
Cash flows from investment activities:		
Interest	-	122
Purchase of fixed assets	-	-
Net cash provided by investing activities	<u>-</u>	<u>122</u>
Increase/(decrease) in cash and cash equivalents during the year	38,574	(45,199)
Cash and cash equivalents brought forward	167,650	212,849
Cash and cash equivalents carried forward	<u><u>206,224</u></u>	<u><u>167,650</u></u>

1. ACCOUNTING POLICIES**(a) Basis of preparation and assessment of going concern**

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

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

(b) Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There were 10 restricted funds at the year end.

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion have created a fund for a specific purpose.

Further details of each fund are disclosed in note 15.

(c) Income recognition

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

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank. Operating income represents grants, contracts, and sundry income receivable.

(d) Expenditure Recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

(e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

(f) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on staff time and facilities used in each activity.

The allocation of support and governance costs is analysed in note 7.

(g) Charitable Activities

Costs of charitable activities include governance costs and an apportionment of support costs as shown in Note 6.

(h) Tangible fixed assets and depreciation

Fixed assets are included in the accounts at net book value. Additions of a single item or a group of similar assets exceeding £500, are capitalised at cost (valuation for donated assets).

Depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets over their estimated useful lives as follows:-

Computer	33.33% on cost
Office Equipment & Fittings	25% on cost

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2024

11

(i) Taxation

The organisation is exempt from income tax by reason of its charitable status. Income tax suffered on investment income is reclaimed in full. The Charity is not currently registered for VAT.

(j) Pensions

The charity has an auto enrolment pension scheme and has no liability beyond making its contributions and paying across the deductions for the employee's contributions.

Costs are charged to expenditure in the period incurred.

(k) Contingent liabilities

A contingent liability is identified and disclosed for those transactions resulting from a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control.

(l) Debtors

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

(m) 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 the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(n) Operating Leases

Payments under operating leases are charged to the income and expenditure account in the period to which they relate.

2 NET INCOME FOR THE YEAR

	2024	2023
	£	£
This is stated after charging:		
Depreciation - owned assets	3,984	4,533
Independent Examiners Fees	980	975
Other financial services	1,348	1,398
	<u>1,348</u>	<u>1,398</u>

3 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2024	Unrestricted Funds	Restricted Funds	Total 2023
	£	£	£	£	£	£
<i>Grants:</i>						
Henry Smith Charity	-	40,500	40,500	-	30,216	30,216
Henry Smith Covid19 LTSG	-	39,200	39,200	-	29,400	29,400
National Lottery- Reaching Comms.	-	115,484	115,484	-	121,989	121,989
National Lottery- Reaching Comm.NW	-	-	-	-	9,377	9,377
National Lottery - Cost of Living	-	14,972	14,972	-	-	-
DLUHC Hong Kong Project	-	-	-	-	8,881	8,881
United Utilities	-	26,606	26,606	-	13,302	13,302
Our Manchester VCE Grant	-	52,083	52,083	-	18,393	18,393
Wast	-	-	-	-	3,315	3,315
MACC HSF grant	-	41,910	41,910	-	73,570	73,570
<i>Contracts:</i>						
CAB - advice services	86,069	-	86,069	61,301	-	61,301
Other - advice services	1,000	-	1,000	1,201	-	1,201
	<u>87,069</u>	<u>330,755</u>	<u>417,824</u>	<u>62,502</u>	<u>308,443</u>	<u>370,945</u>

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2024 (cont...)

4 INCOME FROM OTHER TRADING ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Unrestricted Funds £	Restricted Funds £	Total 2023 £
Referral Fees - HSF	1,000	-	1,000	2,250	-	2,250
	1,000	-	1,000	2,250	-	2,250

5 COST OF RAISING FUNDS

	£	£	£	£	£	£
Employment Costs	422	-	422	422	-	422
Rent, Rates and Insurance	36	-	36	55	-	55
Heat, Light & Water	239	-	239	152	-	152
Repairs and Maintenance	245	-	245	206	-	206
Cleaner & Cleaning Materials	152	-	152	62	-	62
	1,094	-	1,094	897	-	897

6 EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Charitable Activities				
Employment Costs	60,650	224,542	285,192	264,102
External Evaluations	-	-	-	6,000
Recruitment	100	789	889	638
DBS Checks	-	144	144	-
Interpreting	714	6,228	6,942	6,566
Client expenses	-	42,310	42,310	73,570
Staff Training	-	964	964	420
Advertising & Publicity	150	1,604	1,754	1,870
Staff Travel	106	39	145	198
Staff Welfare	-	912	912	900
Volunteer Expenses	-	1,620	1,620	448
Volunteer Travel	-	950	950	686
Support Costs	4,077	39,594	43,671	37,546
Governance Costs	989	2,657	3,646	4,733
	66,786	322,353	389,139	397,677
Restricted Funds			322,353	343,625
Unrestricted Funds			66,786	54,052
			389,139	397,677

7 ALLOCATION OF GOVERNANCE AND SUPPORT COSTS

	Basis of Apportionment	General Support £	Governance £	Total 2024 £	Total 2023 £
Support Costs					
Employment Costs	Staff Time	2,131	-	2,131	1,690
Rent, Rates and Insurance	Space Used	696	-	696	1,047
Heat, Light & Water	Space Used	4,537	-	4,537	2,885
Repairs and Maintenance	Space Used	4,660	-	4,660	3,907
Cleaner & Cleaning Materials	Space Used	2,899	-	2,899	1,182
Computer Maintenance & Software	Space Used	5,743	-	5,743	4,895
Minor Equipment	Space Used	372	-	372	213
Printing and Stationery	Staff Time	4,792	-	4,792	3,799
Telephone and Post	Staff Time	5,259	-	5,259	7,365
Publications and Subscriptions	Staff Time	3,481	-	3,481	2,092
Professional Indemnity & Liability Insurances	Staff Time	1,993	-	1,993	2,119
Depreciation	Staff Time	3,985	-	3,985	4,533
PPE		-	-	-	120
Sundries		225	-	225	301
Consultancy		-	1,000	1,000	-
Professional Fees		1,545	-	1,545	-
Management Committee & AGM Expenses		-	1,671	1,671	3,758
Accountancy & Payroll		1,353	975	2,328	2,373
		43,671	3,646	47,317	42,279

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2024 (cont...)

8 STAFF NUMBERS AND COSTS

	2024	2023
	£	£
Wages and Salaries	265,286	245,615
Social Security Costs	17,235	15,900
Pension Costs	5,224	4,699
	<u>287,745</u>	<u>266,214</u>
The charity employed 14 staff during the year, with an average of 12. The average number of employees, as a full time equivalent was:		
Management & Administration	2	2
Provision of Services	10	9
	<u>12</u>	<u>11</u>

The charity considers its key management personnel comprises the trustees and manager. The total employment benefits, including employer pension contributions of the key management personnel was £28,412 (previous year: £25,932), No employees has benefits in excess of £60,000 (2023: none).

9 TRUSTEES' REMUNERATION AND EXPENSES

No remuneration was paid or payable directly or indirectly out of the funds of the charity during the year to any trustees or to any persons known to be connected with any of them.

No reimbursement of expenses has been made or is due to be made to any of the non-executive trustees in respect of the period.

10 TANGIBLE FIXED ASSETS

	Furniture & Equipment	Computer Equipment	Total
	£	£	£
COST			
At 31 March 2023	10,186	22,694	32,880
Additions	-	-	-
Disposals	-	-	-
At 30 March 2024	<u>10,186</u>	<u>22,694</u>	<u>32,880</u>
DEPRECIATION			
At 31 March 2023	9,933	18,962	28,895
Charge for Year	252	3,732	3,984
Disposals	-	-	-
At 30 March 2024	<u>10,185</u>	<u>22,694</u>	<u>32,879</u>
NET BOOK VALUE			
At 30 March 2024	<u>1</u>	<u>-</u>	<u>1</u>
At 30 March 2023	<u>253</u>	<u>3,732</u>	<u>3,985</u>

11 CAPITAL COMMITMENTS

	2024	2023
	£ nil	£ nil
Contracted but not provided for	<u>£ nil</u>	<u>£ nil</u>

12 DEBTORS

	2024	2023
	£	£
Other Debtors	30,235	12,560
Accrued Income	-	5,239
Prepayments	4,552	4,725
	<u>34,787</u>	<u>22,524</u>
Restricted Funds	5,113	17,076
Unrestricted Funds	29,674	5,448
	<u>34,787</u>	<u>22,524</u>

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2024 (cont...)

13 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Deferred Income	72,910	57,893
Other Creditors	3,723	1,366
Accruals	1,436	1,448
	<u>78,069</u>	<u>60,707</u>
Restricted Funds	73,434	59,869
Unrestricted Funds	4,635	838
	<u>78,069</u>	<u>60,707</u>

14 DEFERRED INCOME

	2024	2023
	£	£
Deferred income comprises grants paid in advance.		
Balance brought forward as at 31st March	57,893	70,525
Amount released to income earned from charitable activities	(57,893)	(70,525)
Amount deferred in year	72,910	57,893
Balance carried forward as at 30th March	<u>72,910</u>	<u>57,893</u>

All deferred income is restricted.

15 ANALYSIS OF CHARITABLE FUNDS

	Balance at 31 March 2023	Incoming	Transfers	Outgoing	Balance at 30 March 2024
	£	£	£	£	£
RESTRICTED FUNDS					
NW Legal Services Trust	1,092	-	-	-	1,092
John Grant Davies Trust	412	-	-	-	412
Henry Smith Charity	1,142	40,500	-	(39,803)	1,839
Henry Smith Covid19 LTSG	1,192	39,200	-	(40,323)	69
National Lottery - Cost of Living	-	14,972	211	(15,183)	-
National Lottery - Reaching Communities NW	819	115,484	-	(111,678)	4,625
Peter Kershaw Trust	3,416	-	-	(638)	2,778
United Utilities	1,933	26,606	-	(20,137)	8,402
MCC - Wellbeing	331	-	-	-	331
Our Manchester VCE Grant	-	52,083	-	(48,549)	3,534
Arcon Housing	681	-	-	-	681
MACC HSF / MDF Grants	-	41,910	400	(42,310)	-
<i>Capital:</i>					
Henry Smith Charity	399	-	-	(399)	-
National Lottery - Reaching Communities	3,149	-	-	(3,149)	-
Tesco	184	-	-	(184)	-
	<u>14,750</u>	<u>330,755</u>	<u>611</u>	<u>(322,353)</u>	<u>23,763</u>
<i>Unrestricted Funds:</i>					
General	118,702	88,969	(611)	(67,880)	139,180
<i>Total Unrestricted Funds:</i>	<u>118,702</u>	<u>88,969</u>	<u>-</u>	<u>(67,880)</u>	<u>139,180</u>
TOTAL	<u>133,452</u>	<u>419,724</u>	<u>-</u>	<u>(390,233)</u>	<u>162,943</u>

Purpose of funds:-

The John Grant Davies Trust
 NW Legal Services Trust
 Henry Smith Charity
 Henry Smith Covid 19 Long term Support
 National Lottery - Cost of Living
 National Lottery- RC North West
 United Utilities
 Peter Kershaw Trust
 MACC Household Support Fund
 MCC - Wellbeing
 Tesco Bags of Help
 Our Manchester VCE
 Arcon Housing

Contribution towards:

- towards volunteer expenses
 - towards follow-on training costs for volunteers
 - towards the Advice Service
 - towards Covid-19 project
 - towards protecting vulnerable people from the cost of living crisis
 - towards advice service and training costs
 - towards the salary of adviser and advice service
 - towards organisational review and consultation
 - Client welfare
 - towards mobiles & tablets for clients
 - towards volunteer computers
 - towards supporting volunteers and the Advice Service
 - towards volunteer expenses & equipment

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2024 (cont...)

15 ANALYSIS OF CHARITABLE FUNDS cont...

Previous Year	Balance at 31 March 2022	Incoming	Transfers	Outgoing	Balance at 30 March 2023
Lloyds TSB Foundation	2,713	-	-	(2,713)	-
NW Legal Services Trust	1,092	-	-	-	1,092
John Grant Davies Trust	412	-	-	-	412
Henry Smith Charity	21,840	30,216	-	(50,914)	1,142
Henry Smith Covid19 LTSG	-	29,400	-	(28,208)	1,192
National Lottery - Reaching Communities	8,095	121,989	-	(130,084)	-
National Lottery - Reaching Communities NW	-	9,377	-	(8,558)	819
Peter Kershaw Trust	5,196	-	-	(1,780)	3,416
United Utilities	-	13,302	-	(11,369)	1,933
MCC - Wellbeing	331	-	-	-	331
DLUHC Hong Kong Project	-	8,881	-	(8,881)	-
Our Manchester VCE Grant	740	18,393	-	(19,133)	-
Arcon Housing	1,500	-	-	(819)	681
Wast	-	3,315	-	(3,315)	-
MACC HSF Grant	-	73,570	-	(73,570)	-
Capital:					
Our Manchester VCE Grant	178	-	-	(178)	-
Henry Smith Charity	799	-	-	(400)	399
National Lottery - Reaching Communities	6,667	-	-	(3,518)	3,149
Tesco	369	-	-	(185)	184
	<u>49,932</u>	<u>308,443</u>	<u>-</u>	<u>(343,625)</u>	<u>14,750</u>
<i>Unrestricted Funds:</i>					
General	106,877	66,774	-	(54,949)	118,702
<i>Total Unrestricted Funds:</i>	<u>106,877</u>	<u>66,774</u>	<u>-</u>	<u>(54,949)</u>	<u>118,702</u>
TOTAL	<u>156,809</u>	<u>375,217</u>	<u>-</u>	<u>(398,574)</u>	<u>133,452</u>

16 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets £	Net Current Assets £	2024 Total £	Fixed Assets £	Net Current Assets £	2023 Total £
Restricted Funds		23,763	23,763	3,733	11,017	14,750
Unrestricted	1	139,179	139,180	252	118,450	118,702
	<u>1</u>	<u>162,942</u>	<u>162,943</u>	<u>3,985</u>	<u>129,467</u>	<u>133,452</u>

17 COMPANY STATUS

The company is limited by guarantee and has no share capital. All members have agreed to contribute a sum not exceeding £10 in event of winding up.

18 CONTINGENT LIABILITIES

There were no contingent liabilities at 30th March 2024 (2023 £nil).

19 GOING CONCERN

The company's main source of income is grant funding and advice services. The Trustees consider that it is appropriate to prepare the accounts on a going concern basis and, consequently the accounts do not include any adjustments that would be necessary if the funding sources should cease.

20 POST BALANCE SHEET EVENTS

The trustees consider that there are no significant post balance sheet events that impact on the financial statements as presented. The trustees continue to update the business plan and risk management strategies.

21 ULTIMATE CONTROLLING PARTY

The company is under the shared control of the Trustees named on Page 1. There is no one person with significant control.

CHEETHAM HILL ADVICE CENTRE

England & Wales - Charity number 1136328

Accounts



Cheetham Hill
Advice Centre

Cheetham Hill Advice Centre

Annual Report 2022-23



Registered Charity Number 1136328
Company Number 7253445

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Introduction and Chair's Report

Welcome to Cheetham Hill Advice Centre's annual report for 2022-2023

This has been an extremely busy year with challenges seemingly coming from every direction. The cost of living crisis has had a hugely negative impact on our community. The increasing costs of petrol, food and utility bills have stretched already small budgets even tighter. These increases have been accompanied by large increases in rent costs that mean many people now don't have enough money for the essentials needed to live.

Key achievements

We consulted with members of our community to guide our response to the cost of living crisis. People told us that they were not able to afford the increased costs of food shopping, that they were struggling with utility bills and that they were no longer able to meet the costs of large purchases and one-off costs. Members of the community told us that they appreciated

being able to contact us over the phone and so we have continued to provide advice in this way. The community were also clear that there are times when they want to speak to someone face-to-face.

We acted upon the information shared by increasing the number of days when people can come in and speak directly to someone without an appointment, we have registered with official bodies so we can distribute money to people who need it, we have increased the number of applications we make for people to trust funds and grants for individuals and have delivered targeted sessions for priority areas that arise (e.g. applying for school uniforms before the end of the school year, understanding council tax bills and negotiating payment of any council tax debt when the annual bills come out). We have also increased our work around utility debt.

We are pleased to continue in our successful partnership with Citizens Advice Manchester and Shelter. We have worked with our partners and the Commissioner to gather evidence on the need and effectiveness of the citywide advice contract. The contract for this essential work was extended by two years and will now run until the end of March 2024.

We have needed to replace three large grants ending between 2022-23. We spent a year consulting with the community, commissioning independent evaluations, analysing data on inequalities and speaking to partner agencies. We are very pleased to have been successful in replacing all the funding that came to an end. As a grassroots, anchor organisation this has meant we are able to continue to provide support delivered in the under-funded parts of north Manchester. This has provided us with stability and security at a time when our community have needed us more than ever.



Our thanks

We are grateful to all of our funders, our partners, our staff team, our volunteers and our trustees. We have really appreciated the extra efforts everyone has brought in, our responses to the challenges of inflated costs, increased inequalities and reduced quality of life. I would like to extend my especial appreciation to the team of staff and volunteers who assisted everyone who came to CHAC for help. Your efforts this year have seen us help an increased number of people to achieve a massive number of outcomes. These have made a significant difference and has meant that people have survived the uncertainty of the last year and will enter the new year in a more protected position.

Sarah Sedge

Chair of Cheetham Hill Advice Centre



The team at CHAC have made a significant difference this year and has meant that people have survived the uncertainty of the last year and will enter the new year in a more protected position.

Sarah Sedge

Chair of Cheetham Hill Advice Centre



Advice service

In 2022 to 2023 CHAC dealt with 3,888 enquiries from 1,634 individuals.

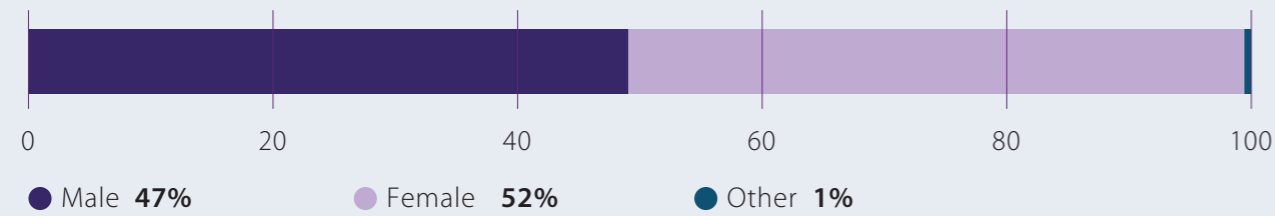
We helped with 1,611 welfare benefit issues, this included making applications for Attendance Allowance, Personal Independence Payment or Disability Living Allowance, 312 Universal Credit applications and 155 applications for Council Tax Support.

CHAC helped with 382 debt cases, including both priority and non-priority debts, that consisted of a total debt of £783,380.

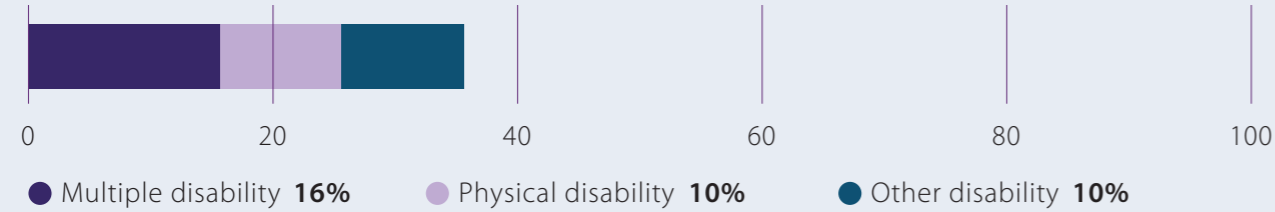
We had 180 housing queries, ranging from disrepair to a landlord commencing possession proceedings.

We advised on 131 immigration issues, had 65 consumer queries, 53 education applications and 32 employment issues.

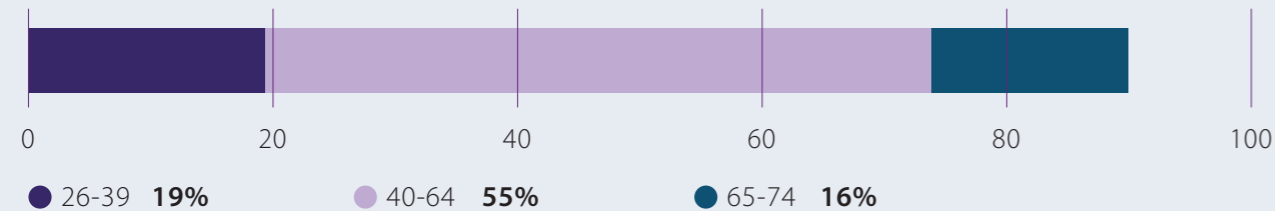
Gender



Disability



Age range

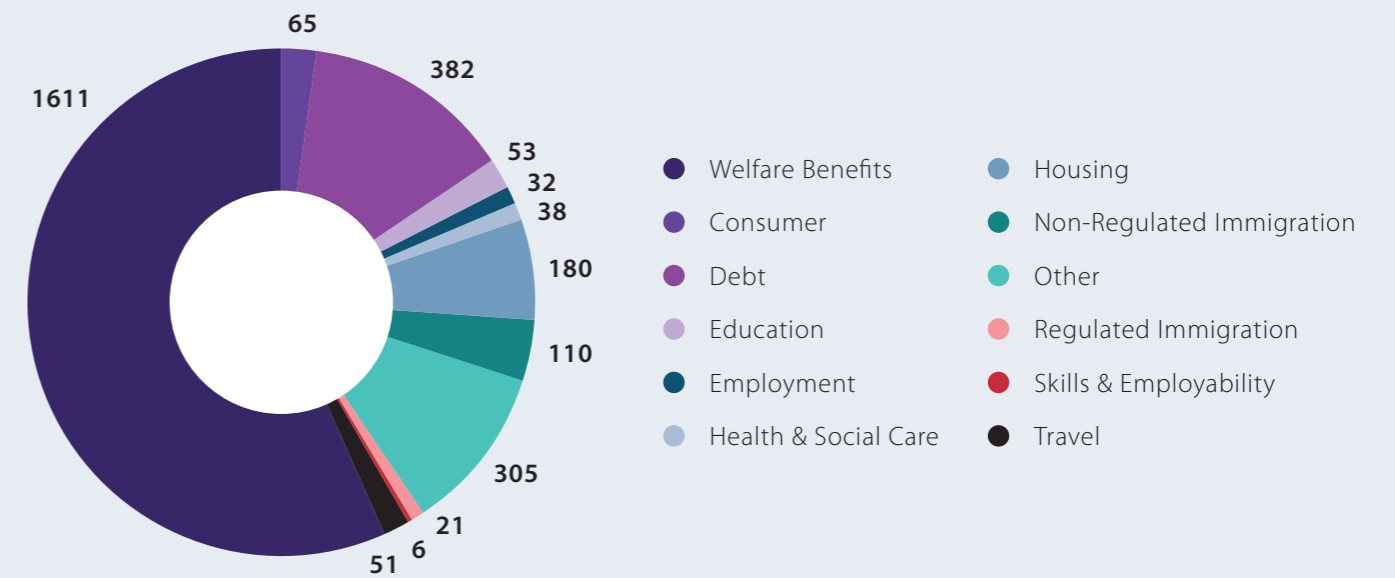


Contacting CHAC

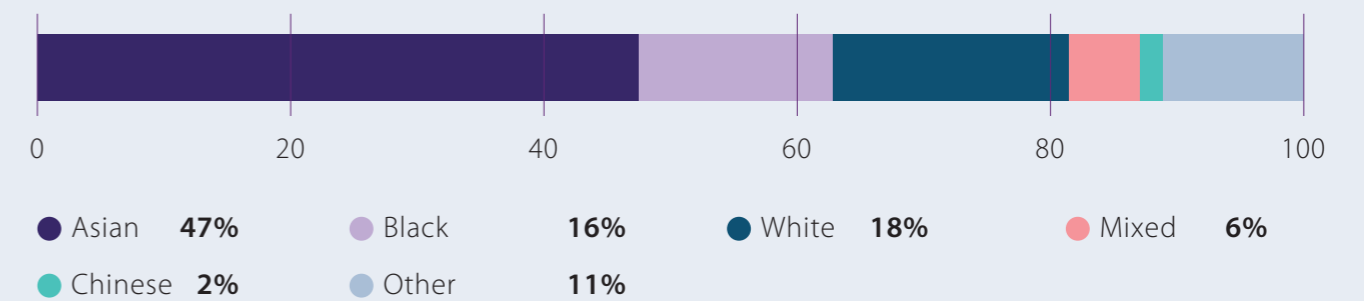
In the year CHAC adapted to the needs of the local community to change the way people could contact us for help and support with their issues. Listening to feedback that people wanted to return to be able to drop by for help we implement a face-to-face reception session

four days a week 10am until 1pm. This allowed people to bring in documents, show us letters/ emails of concern and allow them to either be helped immediately, booked an appointment for help or signposted to the best service for them. We are very proud to now offer help either over the telephone or face to face.

Queries by type



Ethnic origin



I first went to CHAC in April 2022, I am 70 years old, and found myself homeless, having to sofa surf between friends and with no income other than a small pension of £100 each month.

CHAC helped me complete a housing application and to contact the Council, who were able to temporarily house me in a hotel.

The team helped me make an application for Attendance Allowance and for Pension Credit. While waiting for responses from both of these they helped me with foodbank vouchers

and with a household support grant from Manchester City Council.

I have now been rehoused into supported living accommodation, I am getting Pension Credit and Housing Benefit. When I look back to before I sought help, I was homeless and I did not have money to buy food or any basic supplies.

Now I have had a backdate of over £12,000 which has meant I could buy furniture and other essential goods. CHAC have completely turned my life around, I am not sure what I would have done without their help, I am so thankful.



Outcomes

Advice issues

Throughout the year we helped 339 individuals claim £1,410,312 in additional benefits, 124 individuals were assisted to claim backdated benefits of £604,923 and we helped 78 individuals maintain benefit awards valued at £359,135.

We helped claim charitable grants worth £78,865, this provided help to clear utility arrears, pay towards essential goods and help pay for one-off expenses such as Christmas.

We helped our clients write off debts of £36,502 and helped 150 individuals either agree repayment plans, stop creditor action or stabilise their debt situations.

Languages provided

We have always prided ourselves in offering advice in our clients' first languages, and on top of the 11 languages spoken by our staff, our volunteers spoke an additional 7, and we used Language Line for languages we were unable to access.

All in all, throughout the year we were able to provide help and advice in 29 different languages.

Bahasa
English
Turkish
Sorani
Swahili
Hungarian
Tigrigna
Mandarin
Cantonese
Spanish
Pusho
Czech
Sylheti
Arabic
Urdu
Punjabi
Farsi
Bengali
Hakka
Kurmanji
Somali
Farsi
Bengali
German
Russian
Malay
Urdu
Punjabi
Farsi
Bengali
Polish
Mandarin



434
Successful
outcomes



315
Increased or
new benefit



240
Charitable
grant awards



661
Increased
their
understanding



402
Felt
empowered
to act



36
Positive
immigration
status



CHAC helped me realise I am entitled to claim benefits I have been refused in the past, it has given me a voice.



3,888
Issues helped with



£2.37
million raised

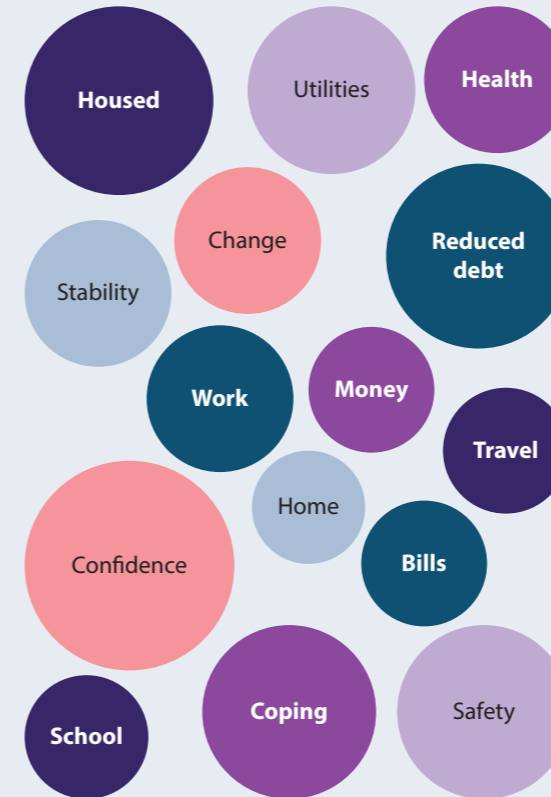


1,634
individuals helped



£783,000
debt managed

Impact



Meaningful impact

At CHAC we provide advice on a range of problems. This means that positive change happens in lots of different parts of people's lives. We ask people to tell us what has changed for them after they have been helped by CHAC. People have reported outcomes that are easy to measure such as reduced debt but they also talk about improvements in longer term changes like increased in confidence, improved health and feeling more able to cope.



The claim you supported me with has made a massive effect on my life, it's a huge pressure lifted.



I was reassured there was someone to help me with the processes I didn't understand, this made me feel safe.



The advisors are very polite, respectful and supportive, they have handled my case professionally.



You Said | We Did

We spent time this year speaking to members of our community about concerns and priorities. We appreciate all the feedback and suggestions for the future that were shared with us. We also commissioned independent evaluation of our

work with a focus on the views of the people in our community. We used all of this information to guide our development and our response to the cost-of-living crisis. Below is a table with the four priority areas that our community identified, along with a description of what we did and the impact of this.

You said	We did	Impact
You don't have enough money to meet essential costs	Registered with MACC to distribute the Household Support Fund	We helped 197 of you and raised £78,800 which went directly to the people we helped. We used this 'cash first' approach because you know what your family most need
It was getting much harder to pay for children's school uniforms	Increased the number of applications we make to Wood Street Mission for uniforms	We made 47 referrals to the Wood Street Mission for school uniforms. This helped free up this money to be spent on other rising costs (average uniform cost is £337 for secondary school and £315 for primary school per child)
You were struggling to pay utility costs	Set up utility debt sessions and targeted work supported by United Utilities Trust Fund	We helped 189 individuals with £37,346 worth of utility debts. This has helped reduce overall expenses and allow more flexibility on household budgets
You wanted access to see an advisor face-to-face while still having the option of help over the phone	Increased our frontline capacity so that people could come in with new problems four days a week. We also improved our systems for telephone advice	We increased our capacity and had an increase of 20% more people helped compared to the year before. More people were helped when you first contacted us, whilst being able to book longer appointments for more complicated problems

Words people use to describe what has changed in their lives as a result of attending CHAC's services



I am a single parent living in Manchester. Since my partner left, I have been struggling to make ends meet. I have health problems, including depression, living month to month and barely being able to afford essential living costs has further exacerbated my health conditions. When all my children were in education, I was able to find a part-time job and this has helped to increase my income, however I am limited to the hours I can work and I still rely on benefits to top up my income.

I came to Cheetham Hill Advice Centre and was seen straight away. The adviser went through my situation and we completed a budget, they then checked my benefits were correct and helped to see if I could claim Personal Independence Payment, together we ordered the form and I had an appointment with their specialist to complete this form. The advisor contacted the water company to see if my bill could be

reduced and they applied to the household support fund for me.

We completed a budget and the adviser suggested several ways in which I could save money, they applied for concessionary bus passes for five of my children to provide free transport to their schools, they have helped me think of new ways to do my shopping and save money on this.

My water bill has now been capped which has saved me over £600 per year and I have been added to a Priority Services Register. I have also saved money on travel costs and household shopping. My budget is now balanced and I feel I have money to last me to the end of the month. I was awarded a grant of £400 from the Household Support Fund, this allowed me to buy Christmas presents and buy clothing for my children.

I am so grateful for the help that I received, I feel it has reduced my stress levels, and improved my health and my whole family's lives.



Volunteers

In the past year we have had 30 dedicated volunteers who have given up 1,352 hours of their precious time. Volunteers have helped advise residents, complete paper and on-line applications for them, answer the phones, interpret and help with other essential administrative tasks.

Between them they spoke 7 languages and were able to provide much needed help in people's first language.

We had 9 of our volunteers in this year who were successful in gaining paid employment, 4 of these in the charity/advice sector. This is testament to their hard work and commitment along with the skills they developed during their time at CHAC.

I've learnt a lot from volunteering at CHAC. The team are patient with me and have supported my learning. I believe whatever your difficulties or barriers are you should not give up and should fight. CHAC have helped me with my own barriers and I am so happy to help others.



Every time I volunteer, I learn something new and make a positive impact on people's lives. My efforts are always appreciated by the dedicated staff.

I am volunteering with CHAC because it is driven by the passion of helping others.

I love to work with you all. The working environment is very nice, and all people are friendly. I can meet new people, get to know them, getting new knowledge every time. I love to explore new people, work for them with you. I want to enhance my capabilities.

Reaching out to the community

As a charity we have diversified how we engage with the community over the last year. The cost-of-living crisis has increased demand for our services and has also led to people needing our help who have not previously contacted us. To increase our reach we have begun to deliver engagement sessions in our community. These are free sessions that we run at community groups and events across North Manchester. We take part in the planning and running of the annual Cheetham Festival and get involved in other events. In March we were delighted to be involved in the International Women's Day event that took place at the Guidance Hub on Waterloo Road, Cheetham. Here we were able to promote our free advice service and speak to the community about their needs.



Huge thanks

The help that Cheetham Hill Advice Centre has been able to provide over the year has been possible in part by the hard work of the trustees, staff and volunteers. Below is a list of those who consented to being in our annual report.

Volunteers

Rizwan Aziz, Nasreen Bhatti, Samantha Chadwick, Kelly Cheung, Claudia Corine, Tamara Fawcett, Soha Ibrahim, Tahira Idrees, Iris Luk, Shazia Mohammed, Tayla Muri, Sonia Otway, Farideh Saadat, Farhana Sadia, Imaan Shakeel, Leila Sharbaf, Callum Stringer, Mamoon Tariq.

Trustees

Mohammed Ali, Mary Atkinson, Khoulood Azzouni, Val Bayliss-Brideaux, Jane Eberhart, Sarah Fletcher, Andy Gridley, Guy Johnson (Treasurer), Tracy Langton, Herbert McKenzie, Amer Salam, Sarah Sedge (Chair).

Staff members

James Allen, Abiodun Aremu, Mertella Buchanan, Kelly Clowes, Bridgette D'Costa, Nadia Erdenesuren, Afshan Khan, Farhat Khan, Sinéad O'Connor, Nicole Soi, Karen Wall, Robert Williams.



Cheetham Hill Advice Centre

A copy of our full accounts is available from the Centre upon request.

Independent Account Examiners

Community Accountancy Service
The Grange
Pilgrim Drive
Manchester
M11 3QR

Finance and Administration Officers in the financial year

Nadia Erdenesuren and Abiodun Aremu

IT Support

Bytesize

Banker

Co-operative Bank
1 Balloon Street
Manchester

Partners

Abraham Moss Warriors, Citizens Advice Manchester, Communities for All, Greater Manchester Immigration Aid Unit, Hopewell, New Testament Church of God, Manchester Mind, Manchester Refugee Support Network, Shelter, Wai Yin and Women Asylum Seekers Together.

Funding

Our main funding in the year came from The National Lottery Community Fund, Manchester City Council and The Henry Smith Charity. Along with funding from the Department of Levelling Up, Housing and Communities, the Peter Kershaw Trust, United Utilities Trust Fund and the John Grant Davies Trust.

Cheetham Hill Advice Centre is an independent advice charity working with people across Manchester and predominantly in Cheetham, Crumpsall and North Manchester. We work with the local community through providing an advice service, training volunteers and partnership initiatives as well as developing the opportunity for voluntary sector, public sector and businesses to improve the lives of local people.

If you'd like to find out more about Cheetham Hill Advice Centre or get involved please get in touch.

Cheetham Hill Advice Centre

1 Morrowfield Avenue
Cheetham Hill
Manchester
M8 9AR
T: 0161 740 8999
E: office@cheethamadvice.org.uk

OISC registration number: N201100029

Registered Charity Number 1136328 | Company number 7253445

CHEETHAM HILL ADVICE CENTRE

COMPANY REGISTRATION NO: 7253445
(England)
CHARITY REGISTRATION NO: 1136328

FINANCIAL STATEMENTS FOR THE YEAR ENDED
30TH MARCH 2023

CHEETHAM HILL ADVICE CENTRE

**FINANCIAL STATEMENTS FOR THE YEAR ENDED
30TH MARCH 2023**

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8	Balance Sheet
9	Statement of Cash Flows
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Report of the Trustees for the Year Ended 30th March 2023

The trustees present their annual directors' report and financial statements of the charity for the year ended 30th March 2023 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 the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Reference and administrative information

Charity Name: Cheetham Hill Advice Centre

Charity Number: 1136328

Company No: 7253445

Directors and trustees

The directors of the charitable company (the charity) are its trustees for the purpose of charity law. The trustees and officers serving during the year and since the year-end were as follows:

Sarah Sedge
Andrew Alexander Gridley
Khouloud Azzouni
Mary Atkinson
Revd. Sarah Fletcher
Tracy Langton
Amer Salam
Mohammed Ali
Jane Eberhart
Guy Johnson
Herbert McKenzie
Val Bayliss-Brideaux (Resigned 31st March 2023)

Key management personnel: Trustees and Directors

Sarah Sedge	Chair of Trustees
Guy Johnson	Treasurer

Senior managers

Sinéad O'Connor

Registered Office

1-3 Morrowfield Avenue, Manchester, M8 9AR

Independent Examiners

Community Accountancy Service Limited
The Grange, Pilgrim Drive
Beswick, Manchester, M11 3TQ

Bankers

Cooperative Bank plc, 70-72 Cross Street, Manchester, M2 4JG
CAF Bank, 25 Kings Hill Avenue, West Mailing, Kent, ME19 4JQ

Objectives and activities

The purposes of the charity are to promote any charitable purpose for the benefit of residents of the City of Manchester, but primarily for the benefit of the community in Cheetham and Crumpsall and in particular the advancement of education, the furtherance of health, the relief of poverty, distress and sickness.

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's aims and objectives, in planning future activities, and setting the policies for the year.

The charity furthers its charitable purposes for the public benefit through the provision of quality assured social welfare advice, information and support, to enable residents to lift themselves out of poverty, and to improve their quality of life and general health and wellbeing. It increases the capabilities of individuals through running a volunteer development programme, recruiting and training a diverse group of local people to ensure services are culturally and linguistically appropriate and accessible, and it increases the capabilities of other organisations by running outreach services, by offering training to their volunteers, and by providing them with a consultancy advice service.

Structure, governance and management

Cheetham Hill Advice Centre is a company limited by guarantee governed by its Memorandum and Articles of Association dated 13th May 2010. It is registered as a charity with the Charity Commission (dated 14th June 2010).

Appointment of trustees

As set out in the Articles of Association trustees are elected annually by the members of the charitable company attending the Annual General meeting, with the officers being elected from the Board. The number of trustees shall not be less than three but (unless otherwise determined by ordinary resolution) shall not be subject to any maximum.

Trustee induction and training

New trustees are given a formal induction from the Manager that includes an overview of the charity's activities and funding as well as copies of all the relevant written policies, and provided with access to external training to further develop their knowledge of trustee roles and responsibilities.

Organisation

The board of trustees administers the charity. The board normally meets monthly, with a break in August. A Manager is appointed by the trustees to manage the day-to-day operations of the charity.

Related parties and co-operation with other organisations

None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee or senior manager with any service providers must be disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. In the current year such related party transactions are reported in Note 10.

A review of our achievements and performance

From April 2022 to March 2023 we helped with 3,888 cases for 1,634 individuals and families throughout the year. We helped with 382 debt cases, consisting of 123 priority debts and 125 non-priorities, these debts totalled £783,380. We helped write off debts of £36,502 and helped 150 individuals either agree repayment plans, stop creditor action or stabilise their debt situations. We raised an additional £2.5 million in income for people (£2,516,504 in total). As of 30th March 2023 we had 1273 cases open for 758 people.

We have spent the year responding to the cost-of-living crises within our community. We have responded by increasing our front-line capacity, focusing our debt work, providing advice on utility costs and increasing applications to grants and trust funds for individuals. We began running 'receptions' four days a week so that people can come and see us face-to-face with new problems. This has increased access to our wider services of telephone advice and pre-booked in-person appointments.

We have significantly increased the amount of income we have helped people claim and this includes charitable grants worth £78,865, this provided help to clear utility arrears, pay towards essential goods and help pay for one off expenses such as Christmas and the new school year.

Towards the end of the year we began delivering cost-of-living sessions at community locations across North Manchester. These sessions have been well-received and this has been an additional way to reach people who do not currently know about the help CHAC could provide.

Financial review

Trustees conducted their annual and business financial reviews in February 2023. The charity updated our Fundraising Strategy and have drafted the plan for post 2025.

Three significant streams of funding ended within the financial year. There was a year of planned work delivered throughout the year to evaluate services, consult with local community members, develop future activity and apply to replace the funding. Three applications for grant funding were submitted and all were successful. Two pieces of funding were confirmed within the financial year

CHEETHAM HILL ADVICE CENTRE

and before the previous funding ended. A third piece of funding was confirmed in May with some unrestricted reserves ring-fenced to cover the gap between the funding ending and the new grant starting. All of this work was achieved with no interruption to service delivery.

Core funding comes from Manchester City Council via a sub-contract with Citizens Advice Manchester. This partnership work involves Cheetham Hill Advice Centre working alongside Citizens Advice Manchester and Shelter to deliver Manchester's citywide advice contract. This contract is from Manchester City Council and is managed by the Directorate for Commissioning. The current contract provides income for Cheetham Hill Advice Centre until 2024 with a tender for a new commission expected in Autumn 2023.

Other key funders over the past year have been The National Lottery Community Fund Reaching Communities programme, The Henry Smith Charity, A Manchester City Council 'Our Manchester Voluntary and Community Sector grant', the Department for Levelling Up, Housing and Communities and Local Government, the Peter Kershaw Trust and the John Grant Davies Trust. We also completed our project with Women Asylum Seekers Together (WAST) to deliver work funded by The Spotlight Fund.

Investment powers and policy

The trustees, having regard to the liquidity requirements of operating the charity, have kept available funds in an interest bearing deposit account.

Reserves policy and going concern

The balance held in unrestricted reserves at 30th March 2023 was £118,702 of which £118,450 are free reserves, after allowing for funds tied up in tangible fixed assets.

Having regard to the budget the trustees consider that the charity is a going concern. The charity's reliance on grant funding is managed through a flexible approach to staffing, with employees redeployed across to other projects wherever possible if one funding stream ends and new funding is brought on stream.

Risk management

The charity reviewed their business plan in January 2023 and have written a three-year plan for 2021-2024. The Risk Management Policy was reviewed in March 2023. This identified the major risks to which the charity is exposed and systems established to mitigate those risks.

Plans for future periods

The charity has developed a fundraising strategy and is working to bolster services for the increased need that they know is growing in the community. Funding is already in place for services up to 2024 with a number of funding streams in place until 2026. A fundraising strategy has been drafted to help the charity plan beyond 2026 to allow for careful planning and targeted activity. The charity

continues working with businesses to develop ways for companies to support the charity via the provision of pro bono services.

The charity has identified the funds to improve resilience in communications and IT access along with building improvements in the advice centre. This has led to a list of improvements that will be delivered on a priority basis over the next financial year.

The charity has developed further partnerships in order to ensure residents in other parts of Manchester can access face-to-face advice services. This has included working with organisations and groups who are well placed to provide service complementary to the work of Cheetham Hill Advice Centre within the local area and across Manchester.

Trustees responsibilities in relation to the financial statements

The charity trustees (who are also the directors of Cheetham Hill Advice Centre) 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 principles and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is appropriate 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 taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the board of trustees



Sarah Sedge - Chair

Date: 30th September 2023

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CHEETHAM
HILL ADVICE CENTRE**

I report on the accounts of the company for the year ended 30th March 2023, which are set out on pages 7 to 16.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is required by company law to prepare accrued accounts and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act ;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006, ; and
 - with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



EL Anderson MA FCA CTA,
Community Accountancy Service Ltd,
The Grange, Pilgrim Drive,
Beswick, Manchester, M11 3TQ
Date: 30th September 2023

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDING 30TH MARCH 2023
(INCORPORATING INCOME AND EXPENDITURE ACCOUNT)**

	Notes	Unrestricted Funds £	Restricted Funds £	Year Ended 30.03.23 Total Funds £	Year Ended 30.03.22 Total Funds £
INCOME FROM:					
Donations and Legacies		900	-	900	900
Investment Income		122	-	122	3
Charitable Activities	4	62,502	308,443	370,945	288,924
Other Trading Activities	5	2,250	-	2,250	-
Other Income		1,000	-	1,000	1,635
TOTAL		66,774	308,443	375,217	291,462
EXPENDITURE ON:					
Raising Funds	6	(897)	-	(897)	(1,276)
Charitable Activities	7	(54,052)	(343,625)	(397,677)	(271,781)
TOTAL		(54,949)	(343,625)	(398,574)	(273,057)
NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR BEFORE TRANSFERS					
		11,825	(35,182)	(23,357)	18,405
TRANSFER BETWEEN FUNDS					
	16	-	-	-	-
NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR AFTER TRANSFERS					
		11,825	(35,182)	(23,357)	18,405
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		106,877	49,932	156,809	138,404
TOTAL FUNDS CARRIED FORWARD	16	118,702	14,750	133,452	156,809

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

The notes on pages 10 to 16 form part of these accounts.

BALANCE SHEET AS AT 30 MARCH 2023

Registration Number: 7253445

	NOTES	2023		2022	
		£	£	£	£
FIXED ASSETS					
Tangible Fixed Assets	11		3,985		8,518
CURRENT ASSETS					
Debtors & Prepayments	13	22,524		10,794	
Cash at Bank & In Hand		<u>167,650</u>		<u>212,849</u>	
		<u>190,174</u>		<u>223,643</u>	
LIABILITIES:					
Amounts falling due within one year	14	<u>(60,707)</u>		<u>(75,352)</u>	
		<u>(60,707)</u>		<u>(75,352)</u>	
<i>Client Account:</i>					
Client Ledger		(375)		(655)	
Monies owed to CHAC from Client Account		<u>(12,560)</u>		-	
Cash at Bank		<u>12,935</u>		<u>655</u>	
		<u>-</u>		<u>-</u>	
NET CURRENT ASSETS			129,467		148,291
TOTAL NET ASSETS			<u>133,452</u>		<u>156,809</u>
THE FUNDS OF THE CHARITY					
Unrestricted Reserves	16		118,702		106,877
Restricted Reserves	16		<u>14,750</u>		<u>49,932</u>
TOTAL CHARITY FUNDS			<u>133,452</u>		<u>156,809</u>

For the year in question the company was entitled to the exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

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

Approved on behalf of the Board



) Trustee

Guy Johnson



) Trustee

Sarah Sedge

Date: 30th September 2023

The notes on pages 10 to 16 form part of these accounts.

STATEMENT OF CASH FLOWS FOR THE YEAR ENDING 30th MARCH 2023

RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH
FLOW FROM OPERATING ACTIVITIES

	2023	2022
	£	£
Net movement in funds	(23,357)	18,405
Add back depreciation	4,533	5,386
Deduct investment income	(122)	(3)
Decrease/(increase) in debtors	(11,730)	13,944
Increase/(decrease) in creditors	(14,645)	(3,755)
Net cash used in operating activities	<u>(45,321)</u>	<u>33,977</u>
Cash flows from investment activities:		
Interest	122	3
Purchase of fixed assets	-	(11,200)
Net cash provided by investing activities	<u>122</u>	<u>(11,197)</u>
Increase/(decrease) in cash and cash equivalents during the year	(45,199)	22,780
Cash and cash equivalents brought forward	212,849	190,069
Cash and cash equivalents carried forward	<u><u>167,650</u></u>	<u><u>212,849</u></u>

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2023

1. ACCOUNTING POLICIES**(a) Basis of preparation and assessment of going concern**

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

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

(b) Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There were 10 restricted funds at the year end.

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion have created a fund for a specific purpose.

Further details of each fund are disclosed in note 16.

(c) Income recognition

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

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank. Operating income represents grants, contracts, and sundry income receivable.

(d) Expenditure Recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

(e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

(f) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on staff time and facilities used in each activity.

The allocation of support and governance costs is analysed in note 8.

(g) Charitable Activities

Costs of charitable activities include governance costs and an apportionment of support costs as shown in Note 7.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2023

11

(h) Tangible fixed assets and depreciation

Fixed assets are included in the accounts at net book value. Additions of a single item or a group of similar assets exceeding £500, are capitalised at cost (valuation for donated assets).

Depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets over their estimated useful lives as follows:-

Computer	33.33% on cost
Office Equipment & Fittings	25% on cost

(i) Taxation

The organisation is exempt from income tax by reason of its charitable status. Income tax suffered on investment income is reclaimed in full. The Charity is not currently registered for VAT.

(j) Pensions

The trustees implemented an auto enrolment pension scheme from June 2016. The charity has no liability beyond making its contributions and paying across the deductions for the employee's contributions. Costs are charged to expenditure in the period incurred.

(k) Contingent liabilities

A contingent liability is identified and disclosed for those transactions resulting from a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control.

(l) Debtors

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

(m) 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 the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(n) Operating Leases

Payments under operating leases are charged to the income and expenditure account in the period to which they relate.

2 NET INCOME FOR THE YEAR

This is stated after charging:
 Depreciation - owned assets
 Independent Examiners Fees
 Other financial services

	2023	2022
	£	£
	4,533	5,386
	975	975
	1,398	1,182
	<u>1,398</u>	<u>1,182</u>

3 TAX ON SURPLUS ON ORDINARY ACTIVITIES

(See taxation policy note above)

	<u>-</u>	<u>-</u>
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NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2023 (cont...)

4 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2023	Unrestricted Funds	Restricted Funds	Total 2022
	£	£	£	£	£	£
<i>Grants:</i>						
Henry Smith Charity	-	30,216	30,216	-	45,350	45,350
Henry Smith Covid19 LTSG	-	29,400	29,400	-	-	-
National Lottery - Reaching Communities	-	121,989	121,989	-	132,805	132,805
National Lottery- Reaching Communities NI	-	9,377	9,377	-	-	-
HMRC SSP Grant	-	-	-	-	193	193
DLUHC Hong Kong Project	-	8,881	8,881	-	3,817	3,817
Tesco Bags of Help	-	-	-	-	1,000	1,000
MCC - CIFfA	-	-	-	-	14,473	14,473
MCC - T3 Covid Support	-	-	-	6,163	-	6,163
United Utilities	-	13,302	13,302	-	-	-
Our Manchester VCE Grant	-	18,393	18,393	-	18,393	18,393
Wast	-	3,315	3,315	-	-	-
MACC HSF grant	-	73,570	73,570	-	-	-
<i>Contracts:</i>						
CAB - advice services	61,301	-	61,301	60,099	-	60,099
Other - advice services	1,201	-	1,201	6,631	-	6,631
	<u>62,502</u>	<u>308,443</u>	<u>370,945</u>	<u>72,893</u>	<u>216,031</u>	<u>288,924</u>

5 INCOME FROM OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2023	Unrestricted Funds	Restricted Funds	Total 2022
	£	£	£	£	£	£
Referral Fees - HSF	2,250	-	2,250	-	-	-
	<u>2,250</u>	<u>-</u>	<u>2,250</u>	<u>-</u>	<u>-</u>	<u>-</u>

6 COST OF RAISING FUNDS

	£	£	£	£	£	£
Employment Costs	422	-	422	788	-	788
Rent, Rates and Insurance	55	-	55	76	-	76
Heat, Light & Water	152	-	152	157	-	157
Repairs and Maintenance	206	-	206	153	-	153
Cleaner & Cleaning Materials	62	-	62	102	-	102
	<u>897</u>	<u>-</u>	<u>897</u>	<u>1,276</u>	<u>-</u>	<u>1,276</u>

7 EXPENDITURE

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
<i>Charitable Activities</i>				
Employment Costs	45,075	219,027	264,102	215,619
External Evaluations	-	6,000	6,000	1,512
Recruitment	-	638	638	299
Project Partners	-	-	-	7,906
Interpreting	1,231	5,335	6,566	3,672
Client expenses	-	73,570	73,570	-
Staff Training	-	420	420	1,210
Advertising & Publicity	-	1,870	1,870	441
Staff Travel	12	186	198	28
Staff Welfare	-	900	900	600
Volunteer Expenses	-	448	448	299
Volunteer Travel	-	686	686	282
Support Costs	6,894	30,652	37,546	37,354
Governance Costs	840	3,893	4,733	2,559
	<u>54,052</u>	<u>343,625</u>	<u>397,677</u>	<u>271,781</u>
Restricted Funds			343,625	202,604
Unrestricted Funds			54,052	69,177
			<u>397,677</u>	<u>271,781</u>

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2023 (cont...)

8 ALLOCATION OF GOVERNANCE AND SUPPORT COSTS

	<i>Basis of Apportionment</i>	General Support £	Governance £	Total 2023 £	Total 2022 £
Support Costs					
Employment Costs	<i>Staff Time</i>	1,690	-	1,690	3,151
Rent, Rates and Insurance	<i>Space Used</i>	1,047	-	1,047	1,441
Heat, Light & Water	<i>Space Used</i>	2,885	-	2,885	2,799
Repairs and Maintenance	<i>Space Used</i>	3,907	-	3,907	2,905
Cleaner & Cleaning Materials	<i>Space Used</i>	1,182	-	1,182	1,944
Computer Maintenance & Software	<i>Space Used</i>	4,895	-	4,895	4,827
Minor Equipment	<i>Space Used</i>	213	-	213	926
Printing and Stationery	<i>Staff Time</i>	3,799	-	3,799	3,004
Telephone and Post	<i>Staff Time</i>	7,365	-	7,365	5,259
Publications and Subscriptions	<i>Staff Time</i>	2,092	-	2,092	1,721
Professional Indemnity Insurance	<i>Staff Time</i>	2,119	-	2,119	2,369
Depreciation	<i>Staff Time</i>	4,533	-	4,533	5,386
PPE		120	-	120	426
Sundries		301	-	301	14
Consultancy *		-	-	-	1,584
Management Committee & AGM Expenses		-	3,758	3,758	-
Accountancy & Payroll		1,398	975	2,373	2,157
		<u>37,546</u>	<u>4,733</u>	<u>42,279</u>	<u>39,913</u>

*The charity hired external agent to help evaluate Henry Smith and Reaching Communities project

9 STAFF NUMBERS AND COSTS

	2023 £	2022 £
Wages and Salaries	245,615	203,318
Social Security Costs	15,900	12,403
Pension Costs	4,699	3,837
	<u>266,214</u>	<u>219,558</u>
The charity employed 13 staff during the year, with an average of 11. The average number of employees, as a full time equivalent was:		
Management & Administration	2	2
Provision of Services	9	5
	<u>11</u>	<u>7</u>

The charity considers its key management personnel comprises the trustees and manager. The total employment benefits, including employer pension contributions of the key management personnel was £25,932 (previous year: £25,738), No employees has benefits in excess of £60,000 (2021: none).

10 TRUSTEES' REMUNERATION AND EXPENSES

No remuneration was paid or payable directly or indirectly out of the funds of the charity during the year to any trustees or to any persons known to be connected with any of them.

No reimbursement of expenses has been made or is due to be made to any of the non-executive trustees in respect of the period.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2023 (cont...)

11 TANGIBLE FIXED ASSETS

	Furniture & Equipment	Computer Equipment	Total
	£	£	£
COST			
At 31 March 2022	10,186	22,694	32,880
Additions	-	-	-
Disposals	-	-	-
At 30 March 2023	<u>10,186</u>	<u>22,694</u>	<u>32,880</u>
DEPRECIATION			
At 31 March 2022	9,681	14,681	24,362
Charge for Period	252	4,281	4,533
Disposals	-	-	-
At 30 March 2023	<u>9,933</u>	<u>18,962</u>	<u>28,895</u>
NET BOOK VALUE			
At 30 March 2023	<u>253</u>	<u>3,732</u>	<u>3,985</u>
At 30 March 2022	<u>505</u>	<u>8,013</u>	<u>8,518</u>

12 CAPITAL COMMITMENTS

	2023	2022
	£ nil	£ nil
Contracted but not provided for		

13 DEBTORS

	£	£
Other Debtors	12,560	510
Accrued Income	5,239	5,008
Prepayments	4,725	5,276
	<u>22,524</u>	<u>10,794</u>
Restricted Funds	17,076	4,125
Unrestricted Funds	5,448	6,669
	<u>22,524</u>	<u>10,794</u>

14 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	£	£
Deferred Income	57,893	70,525
Other Creditors	1,366	3,202
Accruals	1,448	1,625
	<u>60,707</u>	<u>75,352</u>
Restricted Funds	59,869	73,877
Unrestricted Funds	838	1,475
	<u>60,707</u>	<u>75,352</u>

15 DEFERRED INCOME

Deferred income comprises grants paid in advance.		
Balance brought forward as at 31st March	£ 70,525	£ 76,117
Amount released to income earned from charitable activities	(70,525)	(76,117)
Amount deferred in year	57,893	70,525
Balance carried forward as at 30th March	<u>57,893</u>	<u>70,525</u>

All deferred income is restricted.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2023 (cont...)

16 ANALYSIS OF CHARITABLE FUNDS

	Balance at 31 March 2022	Incoming	Transfers	Outgoing	Balance at 30 March 2023
	£	£	£	£	£
RESTRICTED FUNDS					
Lloyds TSB Foundation	2,713	-	-	(2,713)	-
NW Legal Services Trust	1,092	-	-	-	1,092
John Grant Davies Trust	412	-	-	-	412
Henry Smith Charity	21,840	30,216	-	(50,914)	1,142
Henry Smith Covid19 LTSG	-	29,400	-	(28,208)	1,192
National Lottery - Reaching Communities	8,095	121,989	-	(130,084)	-
National Lottery - Reaching Communities NW	-	9,377	-	(8,558)	819
Peter Kershaw Trust	5,196	-	-	(1,780)	3,416
United Utilities	-	13,302	-	(11,369)	1,933
MCC - Wellbeing	331	-	-	-	331
DLUHC Hong Kong Project	-	8,881	-	(8,881)	-
Our Manchester VCE Grant	740	18,393	-	(19,133)	-
Arcon Housing	1,500	-	-	(819)	681
Wast	-	3,315	-	(3,315)	-
MACC HSF Grant	-	73,570	-	(73,570)	-
<i>Capital:</i>					
Our Manchester VCE Grant	178	-	-	(178)	-
Henry Smith Charity	799	-	-	(400)	399
National Lottery - Reaching Communities	6,667	-	-	(3,518)	3,149
Tesco	369	-	-	(185)	184
	49,932	308,443	-	(343,625)	14,750
<i>Unrestricted Funds:</i>					
General	106,877	66,774	-	(54,949)	118,702
<i>Total Unrestricted Funds:</i>	106,877	66,774	-	(54,949)	118,702
TOTAL	156,809	375,217	-	(398,574)	133,452
Previous Year					
	Balance at 31 March 2021	Incoming	Transfers	Outgoing	Balance at 30 March 2022
Lloyds TSB Foundation	2,713	-	-	-	2,713
NW Legal Services Trust	1,092	-	-	-	1,092
John Grant Davies Trust	412	-	-	-	412
Henry Smith Charity	15,474	45,350	(1,199)	(37,785)	21,840
National Lottery - Reaching Communities	8,384	132,805	(10,185)	(122,909)	8,095
Peter Kershaw Trust	5,777	-	-	(581)	5,196
MCC - Wellbeing	331	-	-	-	331
MCC - CIFfA	-	14,473	-	(14,473)	-
HMRC SSP	-	193	-	(193)	-
Tesco Bags of Help	-	1,000	(554)	(446)	-
DLUHC Hong Kong Project	-	3,817	-	(3,817)	-
Our Manchester VCE Grant	-	18,393	-	(17,653)	740
Arcon Housing	1,500	-	-	-	1,500
<i>Capital:</i>					
DWP (Access to Work)	23	-	-	(23)	-
Our Manchester VCE Grant	799	-	-	(621)	178
Henry Smith Charity	-	-	1,199	(400)	799
National Lottery - Reaching Communities	-	-	10,185	(3,518)	6,667
Tesco	-	-	554	(185)	369
	36,505	216,031	-	(202,604)	49,932
<i>Unrestricted Funds:</i>					
General	101,899	75,431	-	(70,453)	106,877
<i>Total Unrestricted Funds:</i>	101,899	75,431	-	(70,453)	106,877
TOTAL	138,404	291,462	-	(273,057)	156,809

Purpose of funds:-	Contribution towards:
Lloyds TSB Foundation	- towards the salary of a senior case worker
The John Grant Davies Trust	- towards volunteer expenses
NW Legal Services Trust	- towards follow-on training costs for volunteers
Henry Smith Charity	- towards the Advice Service, includes future depreciation of £399
Henry Smith Covid 19 Long term Support	- towards Covid-19 project
National Lottery - Reaching Communities	- towards the Advice Service, includes future depreciation of £3,149 under capital.
National Lottery- RC North West	- towards advice service and training costs
United Utilities	- towards the salary of adviser and advice service
Peter Kershaw Trust	- towards organisational review and consultation
MACC Household Support Fund	- Client welfare
MCC - Wellbeing	- towards mobiles & tablets for clients
MCC - CIFa	- towards covid-19 advice project
MCC T3 Covid Support	- Covid Support for T3 measures
HMRC SSP	- HMRC refund of SSP paid
Tesco Bags of Help	- towards volunteer computers - includes future depreciation of £184
DLUHC Hong Kong Project	- towards extra staff assistance
Our Manchester VCE Grant	- towards supporting volunteers and the Advice Service
Arcon Housing	- towards volunteer expenses & equipment
WAST	- towards the Spotlight project

17 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets £	Net Current Assets £	2023 Total £	Fixed Assets £	Net Current Assets £	2022 Total £
Restricted Funds	3,733	11,017	14,750	8,013	41,919	49,932
Unrestricted	252	118,450	118,702	505	106,372	106,877
	<u>3,985</u>	<u>129,467</u>	<u>133,452</u>	<u>8,518</u>	<u>148,291</u>	<u>156,809</u>

18 COMPANY STATUS

The company is limited by guarantee and has no share capital. All members have agreed to contribute a sum not exceeding £10 in event of winding up.

19 CONTINGENT LIABILITIES

There were no contingent liabilities at 30th March 2023 (2022 £nil).

20 GOING CONCERN

The company's main source of income is grant funding and advice services. The Trustees consider that it is appropriate to prepare the accounts on a going concern basis and, consequently the accounts do not include any adjustments that would be necessary if the funding sources should cease.

21 POST BALANCE SHEET EVENTS

The trustees consider that there are no significant post balance sheet events that impact on the financial statements as presented. The trustees updated the business plan and risk management strategies to respond to the many issues arising from coronavirus and the lockdown which followed. The charity took proactive steps to guarantee all funding remained in place as well as investing in the infrastructure needed to ensure remote working for all staff and an uninterrupted provision of this much-needed service. This planning has meant that there are no unforeseen reductions in income and no impact on the charity as an on-going concern.

22 ULTIMATE CONTROLLING PARTY

The company is under the shared control of the Trustees named on Page 1. There is no one person with significant control.

CHEETHAM HILL ADVICE CENTRE

COMPANY REGISTRATION NO: 7253445
(England)
CHARITY REGISTRATION NO: 1136328

FINANCIAL STATEMENTS FOR THE YEAR ENDED
30TH MARCH 2023

CHEETHAM HILL ADVICE CENTRE

**FINANCIAL STATEMENTS FOR THE YEAR ENDED
30TH MARCH 2023**

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Report of the Trustees for the Year Ended 30th March 2023

The trustees present their annual directors' report and financial statements of the charity for the year ended 30th March 2023 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 the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Reference and administrative information

Charity Name: Cheetham Hill Advice Centre

Charity Number: 1136328

Company No: 7253445

Directors and trustees

The directors of the charitable company (the charity) are its trustees for the purpose of charity law. The trustees and officers serving during the year and since the year-end were as follows:

Sarah Sedge
Andrew Alexander Gridley
Khouloud Azzouni
Mary Atkinson
Revd. Sarah Fletcher
Tracy Langton
Amer Salam
Mohammed Ali
Jane Eberhart
Guy Johnson
Herbert McKenzie
Val Bayliss-Brideaux (Resigned 31st March 2023)

Key management personnel: Trustees and Directors

Sarah Sedge	Chair of Trustees
Guy Johnson	Treasurer

Senior managers

Sinéad O'Connor

Registered Office

1-3 Morrowfield Avenue, Manchester, M8 9AR

Independent Examiners

Community Accountancy Service Limited
The Grange, Pilgrim Drive
Beswick, Manchester, M11 3TQ

Bankers

Cooperative Bank plc, 70-72 Cross Street, Manchester, M2 4JG
CAF Bank, 25 Kings Hill Avenue, West Mailing, Kent, ME19 4JQ

Objectives and activities

The purposes of the charity are to promote any charitable purpose for the benefit of residents of the City of Manchester, but primarily for the benefit of the community in Cheetham and Crumpsall and in particular the advancement of education, the furtherance of health, the relief of poverty, distress and sickness.

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's aims and objectives, in planning future activities, and setting the policies for the year.

The charity furthers its charitable purposes for the public benefit through the provision of quality assured social welfare advice, information and support, to enable residents to lift themselves out of poverty, and to improve their quality of life and general health and wellbeing. It increases the capabilities of individuals through running a volunteer development programme, recruiting and training a diverse group of local people to ensure services are culturally and linguistically appropriate and accessible, and it increases the capabilities of other organisations by running outreach services, by offering training to their volunteers, and by providing them with a consultancy advice service.

Structure, governance and management

Cheetham Hill Advice Centre is a company limited by guarantee governed by its Memorandum and Articles of Association dated 13th May 2010. It is registered as a charity with the Charity Commission (dated 14th June 2010).

Appointment of trustees

As set out in the Articles of Association trustees are elected annually by the members of the charitable company attending the Annual General meeting, with the officers being elected from the Board. The number of trustees shall not be less than three but (unless otherwise determined by ordinary resolution) shall not be subject to any maximum.

Trustee induction and training

New trustees are given a formal induction from the Manager that includes an overview of the charity's activities and funding as well as copies of all the relevant written policies, and provided with access to external training to further develop their knowledge of trustee roles and responsibilities.

Organisation

The board of trustees administers the charity. The board normally meets monthly, with a break in August. A Manager is appointed by the trustees to manage the day-to-day operations of the charity.

Related parties and co-operation with other organisations

None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee or senior manager with any service providers must be disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. In the current year such related party transactions are reported in Note 10.

A review of our achievements and performance

From April 2022 to March 2023 we helped with 3,888 cases for 1,634 individuals and families throughout the year. We helped with 382 debt cases, consisting of 123 priority debts and 125 non-priorities, these debts totalled £783,380. We helped write off debts of £36,502 and helped 150 individuals either agree repayment plans, stop creditor action or stabilise their debt situations. We raised an additional £2.5 million in income for people (£2,516,504 in total). As of 30th March 2023 we had 1273 cases open for 758 people.

We have spent the year responding to the cost-of-living crises within our community. We have responded by increasing our front-line capacity, focusing our debt work, providing advice on utility costs and increasing applications to grants and trust funds for individuals. We began running 'receptions' four days a week so that people can come and see us face-to-face with new problems. This has increased access to our wider services of telephone advice and pre-booked in-person appointments.

We have significantly increased the amount of income we have helped people claim and this includes charitable grants worth £78,865, this provided help to clear utility arrears, pay towards essential goods and help pay for one off expenses such as Christmas and the new school year.

Towards the end of the year we began delivering cost-of-living sessions at community locations across North Manchester. These sessions have been well-received and this has been an additional way to reach people who do not currently know about the help CHAC could provide.

Financial review

Trustees conducted their annual and business financial reviews in February 2023. The charity updated our Fundraising Strategy and have drafted the plan for post 2025.

Three significant streams of funding ended within the financial year. There was a year of planned work delivered throughout the year to evaluate services, consult with local community members, develop future activity and apply to replace the funding. Three applications for grant funding were submitted and all were successful. Two pieces of funding were confirmed within the financial year

CHEETHAM HILL ADVICE CENTRE

and before the previous funding ended. A third piece of funding was confirmed in May with some unrestricted reserves ring-fenced to cover the gap between the funding ending and the new grant starting. All of this work was achieved with no interruption to service delivery.

Core funding comes from Manchester City Council via a sub-contract with Citizens Advice Manchester. This partnership work involves Cheetham Hill Advice Centre working alongside Citizens Advice Manchester and Shelter to deliver Manchester's citywide advice contract. This contract is from Manchester City Council and is managed by the Directorate for Commissioning. The current contract provides income for Cheetham Hill Advice Centre until 2024 with a tender for a new commission expected in Autumn 2023.

Other key funders over the past year have been The National Lottery Community Fund Reaching Communities programme, The Henry Smith Charity, A Manchester City Council 'Our Manchester Voluntary and Community Sector grant', the Department for Levelling Up, Housing and Communities and Local Government, the Peter Kershaw Trust and the John Grant Davies Trust. We also completed our project with Women Asylum Seekers Together (WAST) to deliver work funded by The Spotlight Fund.

Investment powers and policy

The trustees, having regard to the liquidity requirements of operating the charity, have kept available funds in an interest bearing deposit account.

Reserves policy and going concern

The balance held in unrestricted reserves at 30th March 2023 was £118,702 of which £118,450 are free reserves, after allowing for funds tied up in tangible fixed assets.

Having regard to the budget the trustees consider that the charity is a going concern. The charity's reliance on grant funding is managed through a flexible approach to staffing, with employees redeployed across to other projects wherever possible if one funding stream ends and new funding is brought on stream.

Risk management

The charity reviewed their business plan in January 2023 and have written a three-year plan for 2021-2024. The Risk Management Policy was reviewed in March 2023. This identified the major risks to which the charity is exposed and systems established to mitigate those risks.

Plans for future periods

The charity has developed a fundraising strategy and is working to bolster services for the increased need that they know is growing in the community. Funding is already in place for services up to 2024 with a number of funding streams in place until 2026. A fundraising strategy has been drafted to help the charity plan beyond 2026 to allow for careful planning and targeted activity. The charity

continues working with businesses to develop ways for companies to support the charity via the provision of pro bono services.

The charity has identified the funds to improve resilience in communications and IT access along with building improvements in the advice centre. This has led to a list of improvements that will be delivered on a priority basis over the next financial year.

The charity has developed further partnerships in order to ensure residents in other parts of Manchester can access face-to-face advice services. This has included working with organisations and groups who are well placed to provide service complementary to the work of Cheetham Hill Advice Centre within the local area and across Manchester.

Trustees responsibilities in relation to the financial statements

The charity trustees (who are also the directors of Cheetham Hill Advice Centre) 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 principles and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is appropriate 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 taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the board of trustees



Sarah Sedge - Chair

Date: 30th September 2023

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CHEETHAM
HILL ADVICE CENTRE**

I report on the accounts of the company for the year ended 30th March 2023, which are set out on pages 7 to 16.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is required by company law to prepare accrued accounts and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act ;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006, ; and
 - with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



EL Anderson MA FCA CTA,
Community Accountancy Service Ltd,
The Grange, Pilgrim Drive,
Beswick, Manchester, M11 3TQ
Date: 30th September 2023

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDING 30TH MARCH 2023
(INCORPORATING INCOME AND EXPENDITURE ACCOUNT)**

	Notes	Unrestricted Funds £	Restricted Funds £	Year Ended 30.03.23 Total Funds £	Year Ended 30.03.22 Total Funds £
INCOME FROM:					
Donations and Legacies		900	-	900	900
Investment Income		122	-	122	3
Charitable Activities	4	62,502	308,443	370,945	288,924
Other Trading Activities	5	2,250	-	2,250	-
Other Income		1,000	-	1,000	1,635
TOTAL		66,774	308,443	375,217	291,462
EXPENDITURE ON:					
Raising Funds	6	(897)	-	(897)	(1,276)
Charitable Activities	7	(54,052)	(343,625)	(397,677)	(271,781)
TOTAL		(54,949)	(343,625)	(398,574)	(273,057)
NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR BEFORE TRANSFERS					
		11,825	(35,182)	(23,357)	18,405
TRANSFER BETWEEN FUNDS					
	16	-	-	-	-
NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR AFTER TRANSFERS					
		11,825	(35,182)	(23,357)	18,405
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		106,877	49,932	156,809	138,404
TOTAL FUNDS CARRIED FORWARD	16	118,702	14,750	133,452	156,809

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

The notes on pages 10 to 16 form part of these accounts.

BALANCE SHEET AS AT 30 MARCH 2023

Registration Number: 7253445

	NOTES	2023		2022	
		£	£	£	£
FIXED ASSETS					
Tangible Fixed Assets	11		3,985		8,518
CURRENT ASSETS					
Debtors & Prepayments	13	22,524		10,794	
Cash at Bank & In Hand		<u>167,650</u>		<u>212,849</u>	
		<u>190,174</u>		<u>223,643</u>	
LIABILITIES:					
Amounts falling due within one year	14	<u>(60,707)</u>		<u>(75,352)</u>	
		<u>(60,707)</u>		<u>(75,352)</u>	
<i>Client Account:</i>					
Client Ledger		(375)		(655)	
Monies owed to CHAC from Client Account		<u>(12,560)</u>		-	
Cash at Bank		<u>12,935</u>		<u>655</u>	
		<u>-</u>		<u>-</u>	
NET CURRENT ASSETS			129,467		148,291
TOTAL NET ASSETS			<u>133,452</u>		<u>156,809</u>
THE FUNDS OF THE CHARITY					
Unrestricted Reserves	16		118,702		106,877
Restricted Reserves	16		<u>14,750</u>		<u>49,932</u>
TOTAL CHARITY FUNDS			<u>133,452</u>		<u>156,809</u>

For the year in question the company was entitled to the exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

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

Approved on behalf of the Board



) Trustee

Guy Johnson



) Trustee

Sarah Sedge

Date: 30th September 2023

The notes on pages 10 to 16 form part of these accounts.

STATEMENT OF CASH FLOWS FOR THE YEAR ENDING 30th MARCH 2023

RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH
FLOW FROM OPERATING ACTIVITIES

	2023	2022
	£	£
Net movement in funds	(23,357)	18,405
Add back depreciation	4,533	5,386
Deduct investment income	(122)	(3)
Decrease/(increase) in debtors	(11,730)	13,944
Increase/(decrease) in creditors	(14,645)	(3,755)
Net cash used in operating activities	<u>(45,321)</u>	<u>33,977</u>
Cash flows from investment activities:		
Interest	122	3
Purchase of fixed assets	-	(11,200)
Net cash provided by investing activities	<u>122</u>	<u>(11,197)</u>
Increase/(decrease) in cash and cash equivalents during the year	(45,199)	22,780
Cash and cash equivalents brought forward	212,849	190,069
Cash and cash equivalents carried forward	<u><u>167,650</u></u>	<u><u>212,849</u></u>

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2023

10

1. ACCOUNTING POLICIES**(a) Basis of preparation and assessment of going concern**

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

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

(b) Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There were 10 restricted funds at the year end.

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion have created a fund for a specific purpose.

Further details of each fund are disclosed in note 16.

(c) Income recognition

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

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank. Operating income represents grants, contracts, and sundry income receivable.

(d) Expenditure Recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

(e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

(f) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on staff time and facilities used in each activity.

The allocation of support and governance costs is analysed in note 8.

(g) Charitable Activities

Costs of charitable activities include governance costs and an apportionment of support costs as shown in Note 7.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2023

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(h) Tangible fixed assets and depreciation

Fixed assets are included in the accounts at net book value. Additions of a single item or a group of similar assets exceeding £500, are capitalised at cost (valuation for donated assets).

Depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets over their estimated useful lives as follows:-

Computer	33.33% on cost
Office Equipment & Fittings	25% on cost

(i) Taxation

The organisation is exempt from income tax by reason of its charitable status. Income tax suffered on investment income is reclaimed in full. The Charity is not currently registered for VAT.

(j) Pensions

The trustees implemented an auto enrolment pension scheme from June 2016. The charity has no liability beyond making its contributions and paying across the deductions for the employee's contributions. Costs are charged to expenditure in the period incurred.

(k) Contingent liabilities

A contingent liability is identified and disclosed for those transactions resulting from a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control.

(l) Debtors

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

(m) 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 the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(n) Operating Leases

Payments under operating leases are charged to the income and expenditure account in the period to which they relate.

2 NET INCOME FOR THE YEAR

This is stated after charging:
 Depreciation - owned assets
 Independent Examiners Fees
 Other financial services

	2023	2022
	£	£
	4,533	5,386
	975	975
	<u>1,398</u>	<u>1,182</u>

3 TAX ON SURPLUS ON ORDINARY ACTIVITIES

(See taxation policy note above)

	<u>-</u>	<u>-</u>
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NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2023 (cont...)

4 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2023	Unrestricted Funds	Restricted Funds	Total 2022
	£	£	£	£	£	£
<i>Grants:</i>						
Henry Smith Charity	-	30,216	30,216	-	45,350	45,350
Henry Smith Covid19 LTSG	-	29,400	29,400	-	-	-
National Lottery - Reaching Communities	-	121,989	121,989	-	132,805	132,805
National Lottery- Reaching Communities NI	-	9,377	9,377	-	-	-
HMRC SSP Grant	-	-	-	-	193	193
DLUHC Hong Kong Project	-	8,881	8,881	-	3,817	3,817
Tesco Bags of Help	-	-	-	-	1,000	1,000
MCC - CIFfA	-	-	-	-	14,473	14,473
MCC - T3 Covid Support	-	-	-	6,163	-	6,163
United Utilities	-	13,302	13,302	-	-	-
Our Manchester VCE Grant	-	18,393	18,393	-	18,393	18,393
Wast	-	3,315	3,315	-	-	-
MACC HSF grant	-	73,570	73,570	-	-	-
<i>Contracts:</i>						
CAB - advice services	61,301	-	61,301	60,099	-	60,099
Other - advice services	1,201	-	1,201	6,631	-	6,631
	<u>62,502</u>	<u>308,443</u>	<u>370,945</u>	<u>72,893</u>	<u>216,031</u>	<u>288,924</u>

5 INCOME FROM OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2023	Unrestricted Funds	Restricted Funds	Total 2022
	£	£	£	£	£	£
Referral Fees - HSF	2,250	-	2,250	-	-	-
	<u>2,250</u>	<u>-</u>	<u>2,250</u>	<u>-</u>	<u>-</u>	<u>-</u>

6 COST OF RAISING FUNDS

	£	£	£	£	£	£
Employment Costs	422	-	422	788	-	788
Rent, Rates and Insurance	55	-	55	76	-	76
Heat, Light & Water	152	-	152	157	-	157
Repairs and Maintenance	206	-	206	153	-	153
Cleaner & Cleaning Materials	62	-	62	102	-	102
	<u>897</u>	<u>-</u>	<u>897</u>	<u>1,276</u>	<u>-</u>	<u>1,276</u>

7 EXPENDITURE

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
<i>Charitable Activities</i>				
Employment Costs	45,075	219,027	264,102	215,619
External Evaluations	-	6,000	6,000	1,512
Recruitment	-	638	638	299
Project Partners	-	-	-	7,906
Interpreting	1,231	5,335	6,566	3,672
Client expenses	-	73,570	73,570	-
Staff Training	-	420	420	1,210
Advertising & Publicity	-	1,870	1,870	441
Staff Travel	12	186	198	28
Staff Welfare	-	900	900	600
Volunteer Expenses	-	448	448	299
Volunteer Travel	-	686	686	282
Support Costs	6,894	30,652	37,546	37,354
Governance Costs	840	3,893	4,733	2,559
	<u>54,052</u>	<u>343,625</u>	<u>397,677</u>	<u>271,781</u>
Restricted Funds			343,625	202,604
Unrestricted Funds			54,052	69,177
			<u>397,677</u>	<u>271,781</u>

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2023 (cont...)

8 ALLOCATION OF GOVERNANCE AND SUPPORT COSTS

	<i>Basis of Apportionment</i>	General Support £	Governance £	Total 2023 £	Total 2022 £
Support Costs					
Employment Costs	<i>Staff Time</i>	1,690	-	1,690	3,151
Rent, Rates and Insurance	<i>Space Used</i>	1,047	-	1,047	1,441
Heat, Light & Water	<i>Space Used</i>	2,885	-	2,885	2,799
Repairs and Maintenance	<i>Space Used</i>	3,907	-	3,907	2,905
Cleaner & Cleaning Materials	<i>Space Used</i>	1,182	-	1,182	1,944
Computer Maintenance & Software	<i>Space Used</i>	4,895	-	4,895	4,827
Minor Equipment	<i>Space Used</i>	213	-	213	926
Printing and Stationery	<i>Staff Time</i>	3,799	-	3,799	3,004
Telephone and Post	<i>Staff Time</i>	7,365	-	7,365	5,259
Publications and Subscriptions	<i>Staff Time</i>	2,092	-	2,092	1,721
Professional Indemnity Insurance	<i>Staff Time</i>	2,119	-	2,119	2,369
Depreciation	<i>Staff Time</i>	4,533	-	4,533	5,386
PPE		120	-	120	426
Sundries		301	-	301	14
Consultancy *		-	-	-	1,584
Management Committee & AGM Expenses		-	3,758	3,758	-
Accountancy & Payroll		1,398	975	2,373	2,157
		<u>37,546</u>	<u>4,733</u>	<u>42,279</u>	<u>39,913</u>

*The charity hired external agent to help evaluate Henry Smith and Reaching Communities project

9 STAFF NUMBERS AND COSTS

	2023 £	2022 £
Wages and Salaries	245,615	203,318
Social Security Costs	15,900	12,403
Pension Costs	4,699	3,837
	<u>266,214</u>	<u>219,558</u>
The charity employed 13 staff during the year, with an average of 11.		
The average number of employees, as a full time equivalent was:		
Management & Administration	2	2
Provision of Services	9	5
	<u>11</u>	<u>7</u>

The charity considers its key management personnel comprises the trustees and manager. The total employment benefits, including employer pension contributions of the key management personnel was £25,932 (previous year: £25,738), No employees has benefits in excess of £60,000 (2021: none).

10 TRUSTEES' REMUNERATION AND EXPENSES

No remuneration was paid or payable directly or indirectly out of the funds of the charity during the year to any trustees or to any persons known to be connected with any of them.

No reimbursement of expenses has been made or is due to be made to any of the non-executive trustees in respect of the period.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2023 (cont...)

11 TANGIBLE FIXED ASSETS

	Furniture & Equipment	Computer Equipment	Total
	£	£	£
COST			
At 31 March 2022	10,186	22,694	32,880
Additions	-	-	-
Disposals	-	-	-
At 30 March 2023	<u>10,186</u>	<u>22,694</u>	<u>32,880</u>
DEPRECIATION			
At 31 March 2022	9,681	14,681	24,362
Charge for Period	252	4,281	4,533
Disposals	-	-	-
At 30 March 2023	<u>9,933</u>	<u>18,962</u>	<u>28,895</u>
NET BOOK VALUE			
At 30 March 2023	<u>253</u>	<u>3,732</u>	<u>3,985</u>
At 30 March 2022	<u>505</u>	<u>8,013</u>	<u>8,518</u>

12 CAPITAL COMMITMENTS

	2023	2022
	£ nil	£ nil
Contracted but not provided for		

13 DEBTORS

	£	£
Other Debtors	12,560	510
Accrued Income	5,239	5,008
Prepayments	4,725	5,276
	<u>22,524</u>	<u>10,794</u>
Restricted Funds	17,076	4,125
Unrestricted Funds	5,448	6,669
	<u>22,524</u>	<u>10,794</u>

14 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	£	£
Deferred Income	57,893	70,525
Other Creditors	1,366	3,202
Accruals	1,448	1,625
	<u>60,707</u>	<u>75,352</u>
Restricted Funds	59,869	73,877
Unrestricted Funds	838	1,475
	<u>60,707</u>	<u>75,352</u>

15 DEFERRED INCOME

Deferred income comprises grants paid in advance.		
Balance brought forward as at 31st March	£ 70,525	£ 76,117
Amount released to income earned from charitable activities	(70,525)	(76,117)
Amount deferred in year	57,893	70,525
Balance carried forward as at 30th March	<u>57,893</u>	<u>70,525</u>

All deferred income is restricted.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2023 (cont...)

16 ANALYSIS OF CHARITABLE FUNDS

	Balance at 31 March 2022	Incoming	Transfers	Outgoing	Balance at 30 March 2023
	£	£	£	£	£
RESTRICTED FUNDS					
Lloyds TSB Foundation	2,713	-	-	(2,713)	-
NW Legal Services Trust	1,092	-	-	-	1,092
John Grant Davies Trust	412	-	-	-	412
Henry Smith Charity	21,840	30,216	-	(50,914)	1,142
Henry Smith Covid19 LTSG	-	29,400	-	(28,208)	1,192
National Lottery - Reaching Communities	8,095	121,989	-	(130,084)	-
National Lottery - Reaching Communities NW	-	9,377	-	(8,558)	819
Peter Kershaw Trust	5,196	-	-	(1,780)	3,416
United Utilities	-	13,302	-	(11,369)	1,933
MCC - Wellbeing	331	-	-	-	331
DLUHC Hong Kong Project	-	8,881	-	(8,881)	-
Our Manchester VCE Grant	740	18,393	-	(19,133)	-
Arcon Housing	1,500	-	-	(819)	681
Wast	-	3,315	-	(3,315)	-
MACC HSF Grant	-	73,570	-	(73,570)	-
<i>Capital:</i>					
Our Manchester VCE Grant	178	-	-	(178)	-
Henry Smith Charity	799	-	-	(400)	399
National Lottery - Reaching Communities	6,667	-	-	(3,518)	3,149
Tesco	369	-	-	(185)	184
	49,932	308,443	-	(343,625)	14,750
<i>Unrestricted Funds:</i>					
General	106,877	66,774	-	(54,949)	118,702
<i>Total Unrestricted Funds:</i>	106,877	66,774	-	(54,949)	118,702
TOTAL	156,809	375,217	-	(398,574)	133,452
Previous Year					
	Balance at 31 March 2021	Incoming	Transfers	Outgoing	Balance at 30 March 2022
Lloyds TSB Foundation	2,713	-	-	-	2,713
NW Legal Services Trust	1,092	-	-	-	1,092
John Grant Davies Trust	412	-	-	-	412
Henry Smith Charity	15,474	45,350	(1,199)	(37,785)	21,840
National Lottery - Reaching Communities	8,384	132,805	(10,185)	(122,909)	8,095
Peter Kershaw Trust	5,777	-	-	(581)	5,196
MCC - Wellbeing	331	-	-	-	331
MCC - CIFfA	-	14,473	-	(14,473)	-
HMRC SSP	-	193	-	(193)	-
Tesco Bags of Help	-	1,000	(554)	(446)	-
DLUHC Hong Kong Project	-	3,817	-	(3,817)	-
Our Manchester VCE Grant	-	18,393	-	(17,653)	740
Arcon Housing	1,500	-	-	-	1,500
<i>Capital:</i>					
DWP (Access to Work)	23	-	-	(23)	-
Our Manchester VCE Grant	799	-	-	(621)	178
Henry Smith Charity	-	-	1,199	(400)	799
National Lottery - Reaching Communities	-	-	10,185	(3,518)	6,667
Tesco	-	-	554	(185)	369
	36,505	216,031	-	(202,604)	49,932
<i>Unrestricted Funds:</i>					
General	101,899	75,431	-	(70,453)	106,877
<i>Total Unrestricted Funds:</i>	101,899	75,431	-	(70,453)	106,877
TOTAL	138,404	291,462	-	(273,057)	156,809

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2023 (cont...)

16

Purpose of funds:-	Contribution towards:
Lloyds TSB Foundation	- towards the salary of a senior case worker
The John Grant Davies Trust	- towards volunteer expenses
NW Legal Services Trust	- towards follow-on training costs for volunteers
Henry Smith Charity	- towards the Advice Service, includes future depreciation of £399
Henry Smith Covid 19 Long term Support	- towards Covid-19 project
National Lottery - Reaching Communities	- towards the Advice Service, includes future depreciation of £3,149 under capital.
National Lottery- RC North West	- towards advice service and training costs
United Utilities	- towards the salary of adviser and advice service
Peter Kershaw Trust	- towards organisational review and consultation
MACC Household Support Fund	- Client welfare
MCC - Wellbeing	- towards mobiles & tablets for clients
MCC - CIFa	- towards covid-19 advice project
MCC T3 Covid Support	- Covid Support for T3 measures
HMRC SSP	- HMRC refund of SSP paid
Tesco Bags of Help	- towards volunteer computers - includes future depreciation of £184
DLUHC Hong Kong Project	- towards extra staff assistance
Our Manchester VCE Grant	- towards supporting volunteers and the Advice Service
Arcon Housing	- towards volunteer expenses & equipment
WAST	- towards the Spotlight project

17 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets £	Net Current Assets £	2023 Total £	Fixed Assets £	Net Current Assets £	2022 Total £
Restricted Funds	3,733	11,017	14,750	8,013	41,919	49,932
Unrestricted	252	118,450	118,702	505	106,372	106,877
	<u>3,985</u>	<u>129,467</u>	<u>133,452</u>	<u>8,518</u>	<u>148,291</u>	<u>156,809</u>

18 COMPANY STATUS

The company is limited by guarantee and has no share capital. All members have agreed to contribute a sum not exceeding £10 in event of winding up.

19 CONTINGENT LIABILITIES

There were no contingent liabilities at 30th March 2023 (2022 £nil).

20 GOING CONCERN

The company's main source of income is grant funding and advice services. The Trustees consider that it is appropriate to prepare the accounts on a going concern basis and, consequently the accounts do not include any adjustments that would be necessary if the funding sources should cease.

21 POST BALANCE SHEET EVENTS

The trustees consider that there are no significant post balance sheet events that impact on the financial statements as presented. The trustees updated the business plan and risk management strategies to respond to the many issues arising from coronavirus and the lockdown which followed. The charity took proactive steps to guarantee all funding remained in place as well as investing in the infrastructure needed to ensure remote working for all staff and an uninterrupted provision of this much-needed service. This planning has meant that there are no unforeseen reductions in income and no impact on the charity as an on-going concern.

22 ULTIMATE CONTROLLING PARTY

The company is under the shared control of the Trustees named on Page 1. There is no one person with significant control.

CHEETHAM HILL ADVICE CENTRE

England & Wales - Charity number 1136328

Accounts



Cheetham Hill
Advice Centre

Cheetham Hill Advice Centre

Annual Report 2021-22



Introduction and Chair's Report

Welcome to Cheetham Hill Advice Centre's annual report for 2021-2022

This annual report covers the period of 1 April 2021 to 31 March 2022. This has been a busy year full of many challenges for both our community and our charity. The team at CHAC have risen to the many challenges faced and have achieved great things against a back drop of growing demand and increased complexity.

Key achievements

This year saw our community emerge from the pandemic before being plunged immediately into a cost-of-living crisis. CHAC have always worked with the people in our community who have some of the lowest incomes, most insecure work and least amount of savings.

This community were impacted greatly by the Covid pandemic in illness and mortality but also in terms of the economic impact of the lockdowns and the effect this had on households that were barely surviving before this.

The beginnings of the cost-of-living crisis saw food costs rocket with cheaper, staple foods being some of the most inflated prices. CHAC have spent the last year maximising people's incomes, helping people manage debt and providing advice to stabilise people's rights, entitlements and living conditions. This was necessary following the pandemic and even more needed as the cost-of-living crisis began.

CHAC have been able to bring our experience of anti-poverty work and our cost-of-living focus to our partnership work as well as allowing us to advocate for our community on a system-wide level. We continue to engage in partnership approaches in this area as the cost-of-living crisis has expanded to include more and more people.

We continue to be part of the successful partnership commissioned to deliver the citywide advice contract. This work is delivered in partnership with Citizens Advice Manchester and Shelter. This partnership allows all involved to bring their strengths and specialism to work together to improve the lives of people in Manchester. This was particularly needed during the Covid pandemic and has become even more necessary with financial stresses being experienced by so many in our community. This contract was extended by two years and will now run until 2024.



CHAC have spent the last year maximising people's incomes, helping people manage debt and providing advice to stabilise people's rights, entitlements and living conditions. This was necessary following the pandemic and even more needed as the cost-of-living crisis began.

Sarah Sedge

Chair of Cheetham Hill Advice Centre



Operational developments

CHAC have dedicated considerable time to helping local people access grants and trust funds that are available to individuals. One particular success was our charity-wide effort to help distribute Manchester City Council's Household Support Fund to over 240 individuals or families. This involved volunteers and advisors providing advice on the frontline and checking eligibility, our Advice and Volunteer Manager and Finance and Administration Officer checking all the correct details had been collected and then inputting them individually, leading then to a Trustee completing the process by authorising the payments to each and every individual beneficiary of the scheme.

We were pleased to return to face-to-face working with our community but wanted to keep all the positives that people identified from remote working and telephone advice. Providing both methods of open access proved challenging to our capacity and we needed to redesign our systems of work.

We trialled a model where we funded additional capacity at the frontline of our service so that more people could be helped quickly with this initial enquiry. This change helped us to further expand our multi-lingual offer throughout our services. This model has been successful and is something we have been able to obtain funding for to ensure we can help as many people as possible over the coming years.

Our thanks

We are grateful to all of our funders, our partners, our staff team, our volunteers and our trustees. We remain eternally grateful to the people in Cheetham Hill and across Manchester who trust us with their problems and support us.

Sarah Sedge

Chair of Cheetham Hill Advice Centre

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Advice Service

Summary

Throughout 2021-2022 we helped 1,361 people with 3,074 issues. We helped with over 1200 welfare benefit issues and helped to increase and maintain over £1.3 million worth of welfare benefits (£1,381,708 in total). We helped 357 people with over £54,000 worth of debt, dealt with 187 people with housing issues and 227 people with immigration enquires. We also helped with education, employment, consumer and health and social care issues.



£1,381,708
income has been increased or protected

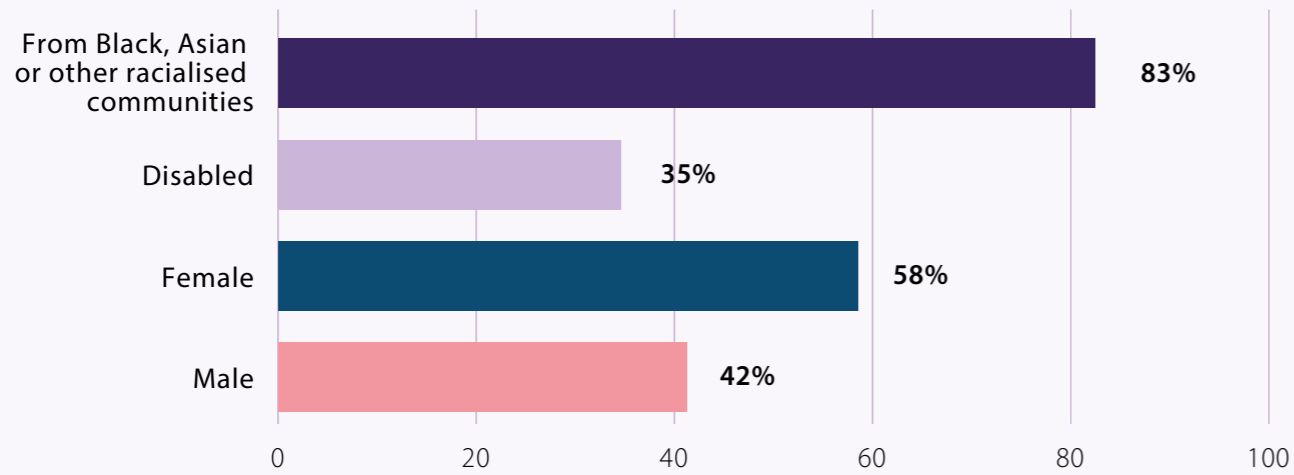


[Going to CHAC], it was the best thing I ever did because they managed to clear a lot of my debt. I wasn't in a good place to sort it out, I didn't know where to start, who to get in touch with, I wasn't aware that I was entitled to trust funds, I wasn't aware that I was entitled to reductions due to my mental health issues, that they were available, until I got in touch with them and until they talked me through everything.

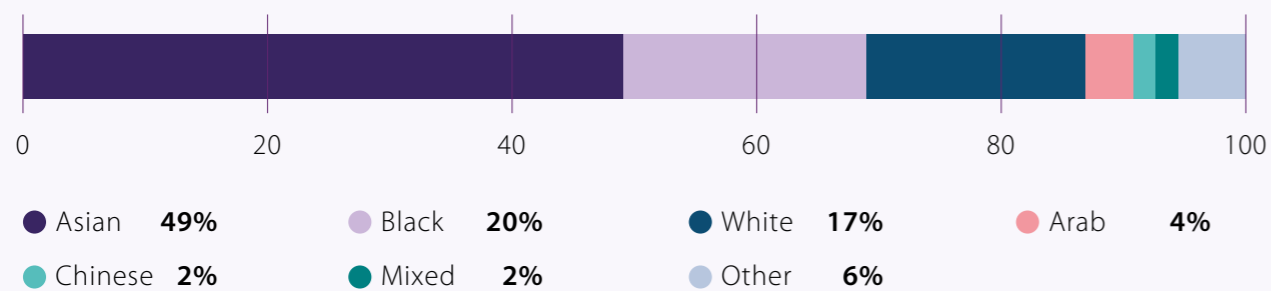
Client



Key statistics



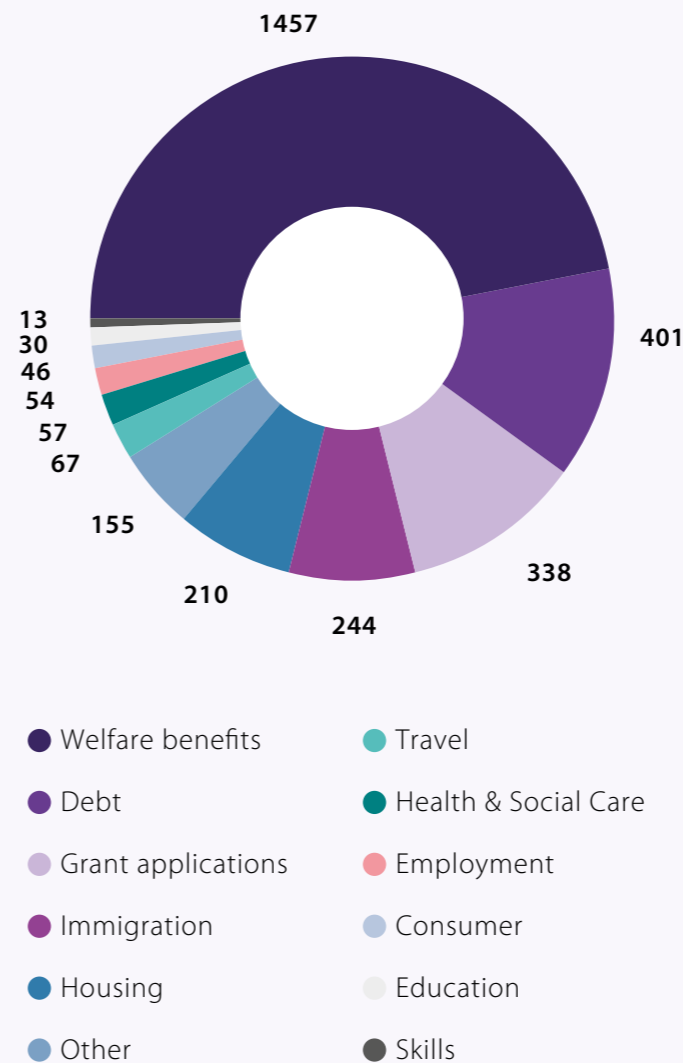
Ethnic origin detail



Advice issues

People come to CHAC for help with a range of issues. People are often very stressed when they arrive and commonly speak of the amount they have been worrying. The vast majority of people who come to us for help do not have enough money to live on. This leads to practical, emotional and health problems for people. Through our services, CHAC increases people's income so they can pay the rent, buy food, take care of their health and afford to have the heat and lights on in their homes. There is often mix of problems that CHAC's advisors and volunteers separate out for people and then provide outcomes that improve people's lives.

Type of advice queries



Household Support Fund

Between January and March we were proud to be chosen to support Manchester City Council's Household Support Fund. This was to help Manchester individuals and families with a one-off grant for £70 for individuals and £100 for households. CHAC were able to facilitate these grants for 242 individuals/ families totalling £21,130. This money was a lifeline and enabled clients to top up their energy meters, buy food and other essential items.







Welfare Benefits

We helped 370 clients claim additional benefits of £765,292, 88 clients backdate benefits worth £414,625.47 and we helped 69 clients maintain benefits worth £283,677 per year. Ensuring individuals and families are in receipt of all the benefits they are entitled to helps ensure they can meet their essential payments and also lessens worry and stress.

Immigration

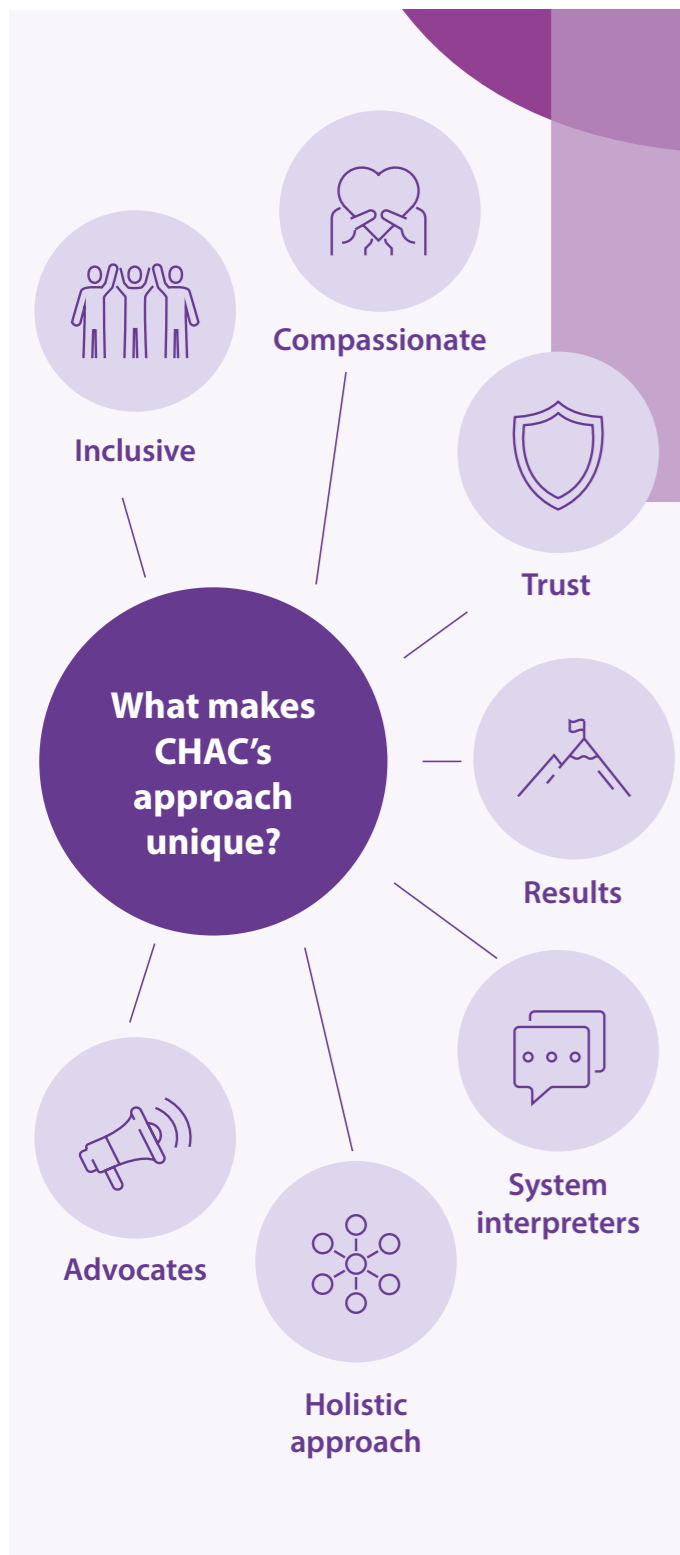
We experienced a higher volumes of clients who were under immigration controls and unable to support themselves due to losing their self-employment or employment due to the pandemic. As many people in the area were employed or self-employed in industries such as restaurants and hotels. We made 7 successful applications to have the 'No Recourse to Public Funds' released. This provided a vital lifeline to these families to be able to maintain their lives in the UK.

Outcomes

 370 Increased benefits	 242 Household Support Fund awards
 37 Charitable grant awards	 248 Felt empowered to act
 19 Positive immigration cases	 290 Increased in their understanding

An Evaluation of CHAC's Approach

Our work during the year was part of an independent evaluation carried out on CHAC's services. The evaluation found that CHAC was a trusted, respected and impactful part of the community. The professional knowledge, lived experience and compassion of CHAC's staff and volunteers was highlighted as key qualities that are appreciated by people in the community. A diagram summarising CHAC's approach is below.



Welcome Back to Volunteers

This year was the first since 2020 where we were back to having our volunteers at CHAC and we were happy to welcome back five existing volunteers. We continued our partnership with Manchester Mind, Manchester Refugee Support Network (MRSN) and Greater Manchester Immigration Aid Unit (GMIAU) working together to recruit and train advice volunteers.

In November we were delighted to recommence with the formal advice volunteer training as this brings much needed enthusiasm and additional skills into our organisation. Seven new volunteers were able to take up this training and join us at CHAC in the last year.

During the year we were immensely proud that three of our volunteers were successfully recruited into paid positions within our organisation.

I started volunteering at Cheetham Hill Advice Centre in 2021 and I can honestly say volunteering there has completely changed me as a person.

Before I started at Cheetham Hill I had been unwell for quite some time, and I had lost all my confidence. I remember the first day, I was really scared and anxious, I thought to myself I don't know if I can do it, but all the people working at Cheetham Hill just made me feel so welcome and comfortable. They helped me to believe in myself again, gave me a sense of purpose and my confidence just continued to grow.

Choosing to volunteer at Cheetham Hill Advice Centre was one of the best decisions I've made, I've met so many amazing people, learnt so many new skills and it has given me a sense of belonging.

It gives you the opportunity to be part of something bigger than just yourself and you can really make difference to people's lives within the community.

Our Supporters and Partners

CHAC is grateful for the agencies and groups we work in partnership with. We know that these partnerships are essential to help our community to survive the complexity of problems they are facing today.

Cheetham Hill Advice Centre work with Citizens Advice Manchester and Shelter to deliver Manchester's citywide advice offer. In the last year we also worked with Women Asylum Seekers Together (WAST) to deliver work funded by The Spotlight Fund and with Ethnic Health Forum via the Covid-19 Community Advice Fund. We worked on the Manchester Advice Volunteer Partnership with Manchester Mind, Greater Manchester Immigration Aid Unit (GMIAU) and Manchester Refugee Support Network (MRSN). We worked with Hopewell, Wai Yin, Abraham Moss Warriors, New Testament Church of God, 4CT and Communities for All on capacity building in North Manchester.

CHAC works alongside cross-sector partners on North Manchester Together, Hope for Cheetham, Manchester Advice Forum and is proud to take part in the annual Cheetham Cultural Festival.



Cheetham Cultural Festival



Tesco Bags of Help

The charity have been working to build relationships with the business sector to develop donation routes and pro-bono support. CHAC made links with the Far East Consortium, Engie / Equans and Ameon via the North Manchester Business Network. The three construction companies worked together to help CHAC implement a range of building improvements that make the building more comfortable for residents who visit the charity. This led to the provision of over £6,000 worth of materials and specialist trades work. CHAC were supported by The Cranfield Trust who identified a consultant to work with the charity for free to develop our three-year Business Plan. CHAC also received £1,000 from Tesco which the charity invested in improving the computers and internet access for volunteers. Tesco also donated biscuits as a treat for CHAC's volunteers and these were presented by the Community Champion at Tesco Cheetham Hill.



Ameon, Engie / Equans and Far East Condortium helping the community by improving CHAC's building



Cheetham Hill Advice Centre

A copy of our full accounts is available from the Centre upon request

Independent Account Examiners

Community Accountancy Service
The Grange
Pilgrim Drive
Manchester
M11 3QR

Finance and Administration Officer in the financial year

Nadia Erdenesuren

IT Support

Bytesize

Banker

Co-operative Bank
1 Balloon Street
Manchester

Partners

Abraham Moss Warriors, Citizens Advice Manchester, Communities for All, Ethnic Health Forum, Greater Manchester Immigration Aid Unit, Hopewell, New Testament Church of God, Manchester Mind, Manchester Refugee Support Network, Shelter, Wai Yin, Women Asylum Seekers Together and 4CT. We worked with Women Asylum Seekers Together (WAST) to deliver work funded by The Spotlight Fund and with Ethnic Health Forum via the Covid-19 Community Advice Fund.

Supporters

Tesco Cheetham Hill, Far East Consortium, Ameen, Englie / Equans and The Cranfield Trust.

Funding

Our main funding in the year came from The National Lottery Community Fund, Manchester City Council, The Henry Smith Charity, the Department of Levelling Up, Housing and Communities, the Peter Kershaw Trust and the John Grant Davies Trust.

Cheetham Hill Advice Centre is an independent advice charity working with people across Manchester and predominantly in Cheetham, Crumpsall and North Manchester. We work with the local community through providing an advice service, training volunteers and partnership initiatives as well as developing the opportunity for voluntary sector, public sector and businesses to improve the lives of local people.

If you'd like to find out more about Cheetham Hill Advice Centre or get involved please get in touch.

Cheetham Hill Advice Centre

1 Morrowfield Avenue
Cheetham Hill
Manchester
M8 9AR
T 0161 740 8999
E office@cheethamadvice.org.uk

OISC registration number: N201100029

Registered Charity Number 1136328 | Company number 7253445

CHEETHAM HILL ADVICE CENTRE

COMPANY REGISTRATION NO: 7253445

(England)

CHARITY REGISTRATION NO: 1136328

**FINANCIAL STATEMENTS FOR THE YEAR ENDED
30TH MARCH 2022**

CHEETHAM HILL ADVICE CENTRE

**FINANCIAL STATEMENTS FOR THE YEAR ENDED
30TH MARCH 2022**

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7	Statement of Financial Activities
8	Balance Sheet
9	Statement of Cash Flows
10 - 16	Notes to the Accounts

CHEETHAM HILL ADVICE CENTRE

Report of the Trustees for the Year Ended 30th March 2022

The trustees present their annual directors' report and financial statements of the charity for the year ended 30th 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 the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Reference and administrative information

Charity Name: Cheetham Hill Advice Centre

Charity Number: 1136328

Company No: 7253445

Directors and trustees

The directors of the charitable company (the charity) are its trustees for the purpose of charity law.

The trustees and officers serving during the year and since the year end were as follows:

Sarah Sedge	Val Bayliss-Brideaux
Andrew Alexander Gridley	Mohammed Ali
Khouloud Azzouni	Jane Eberhart
Mary Atkinson	Guy Johnson
Revd. Sarah Fletcher	Herbert McKenzie
Tracy Langton	
Amer Salam	

Key management personnel: Trustees and Directors

Sarah Sedge	Chair of Trustees
-------------	-------------------

Guy Johnson	Treasurer
-------------	-----------

Senior managers

Sinéad O'Connor

Registered Office

1-3 Morrowfield Avenue, Manchester, M8 9AR

Independent Examiners

Community Accountancy Service Limited

The Grange, Pilgrim Drive

Beswick, Manchester, M11 3TQ

Bankers

Cooperative Bank plc, 70-72 Cross Street, Manchester, M2 4JG

CAF Bank, 25 Kings Hill Avenue, West Mailing, Kent, ME19 4JQ

CHEETHAM HILL ADVICE CENTRE

Objectives and activities

The purposes of the charity are to promote any charitable purpose for the benefit of residents of the City of Manchester, but primarily for the benefit of the community in Cheetham and Crumpsall and North Manchester in particular the advancement of education, the furtherance of health, the relief of poverty, distress and sickness.

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's aims and objectives, in planning future activities, and setting the policies for the year.

The charity furthers its charitable purposes for the public benefit through the provision of quality assured social welfare advice, information and support, to enable residents to lift themselves out of poverty, and to improve their quality of life and general health and wellbeing. It increases the capabilities of individuals through running a volunteer development programme, recruiting and training a diverse group of local people to ensure services are culturally and linguistically appropriate and accessible, and it increases the capabilities of other organisations by running outreach services, by offering training to their volunteers, and by providing them with a consultancy advice service.

Structure, governance and management

Cheetham Hill Advice Centre is a company limited by guarantee governed by its Memorandum and Articles of Association dated 13th May 2010. It is registered as a charity with the Charity Commission (dated 14th June 2010).

Appointment of trustees

As set out in the Articles of Association trustees are elected annually by the members of the charitable company attending the Annual General meeting, with the officers being elected from the Board. The number of trustees shall not be less than three but (unless otherwise determined by ordinary resolution) shall not be subject to any maximum.

Trustee induction and training

New trustees are given a formal induction from the Manager that includes an overview of the charity's activities and funding as well as copies of all the relevant written policies, and provided with access to external training to further develop their knowledge of trustee roles and responsibilities.

Organisation

The board of trustees administers the charity. The board normally meets monthly, with a break in August. A Manager is appointed by the trustees to manage the day-to-day operations of the charity.

Related parties and co-operation with other organisations

None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee or senior manager with any service providers must be disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. In the current year such related party transactions are reported in Note 10.

CHEETHAM HILL ADVICE CENTRE

A review of our achievements and performance

From April 2021 to March 2022 we resolved 3074 cases for 1361 individuals and families throughout the year. We managed debt worth £274,295 and raised over £1.5 million in additional income for people (£1,544,474 in total). As of 30th March 2022 we had 1194 cases open for 735 people.

The Covid lockdown in 2020 meant we had to offer all of our services remotely, we were delighted that in early 2021 we were able to re-open our service and begin to safely advise people face to face.

Cheetham Hill Advice Centre are now offering a mixture of both telephone and face to face advice, ensuring we can reach all in need and provide them help in their chosen medium. This hybrid model was audited and approved during our scheduled AQS Audit, allowing us to see a wider variety of people and ensure those who are housebound, living further afield or affected by health issues can access our service.

Financial review

Trustees conducted their annual and business financial reviews in February 2022 and began implementing the charity's three-year Business Plan covering the period 2021-24.

Core funding comes from Manchester City Council via a sub-contract with Citizens Advice Manchester. This partnership work involves Cheetham Hill Advice Centre working alongside Citizens Advice Manchester and Shelter to deliver Manchester's citywide advice contract. This contract is from Manchester City Council and is managed by the Directorate for Commissioning. The current contract has been extended till 2024.

Other key funders over the past year have been The National Lottery Community Fund Reaching Communities programme, the Henry Smith Charity, A Manchester City Council 'Our Manchester Voluntary and Community Sector grant', Department of Levelling Up, Housing and Communities, the Peter Kershaw Trust and the John Grant Davies Trust. We worked with Women Asylum Seekers Together (WAST) to deliver work funded by The Spotlight Fund.

The charity have been working to build relationships with the business sector to develop donation routes and pro-bono support. CHAC made links with the Far East Consortium, Equans and Ameen via the North Manchester Business Network. The three construction companies worked together to help CHAC implement a range of building improvements that make the building more comfortable for residents who visit the charity. This led to the provision of over £6,000 worth of materials and specialist trades work. CHAC also received £1,000 from Tesco which the charity invested in improving the computers and internet access for volunteers.

Investment powers and policy

The trustees, having regard to the liquidity requirements of operating the charity, have kept available funds in an interest-bearing deposit account.

CHEETHAM HILL ADVICE CENTRE

Reserves policy and going concern

The balance held in unrestricted reserves at 30th March 2022 was £106,877 of which £106,372 are free reserves, after allowing for funds tied up in tangible fixed assets.

The charity aims to reserve free reserves in unrestricted funds at a level that equates to approximately three months' worth of running costs (currently £78,784). The trustees consider that this level will provide sufficient funds to respond to applications for grants and ensure that support and governance costs are covered.

Having regard to the budget the trustees consider that the charity is a going concern. The charity's reliance on grant funding is managed through a flexible approach to staffing, with employees redeployed across to other projects wherever possible if one funding stream ends and new funding is brought on stream.

Risk management

The trustees conducted a review of the charity's Risk Management Policy in February 2022. This identified the major risks to which the charity is exposed and systems established to mitigate those risks. The risk management plan was also reviewed in February 2022. The charity began implementing their three-year plan Business Plan for 2021-2024.

Plans for future periods

The charity has developed a fundraising strategy and is working to bolster services for the increased need that they know is growing in the community. They have also begun working with businesses to develop ways for companies to support the charity via the provision of pro bono services.

The charity has identified the funds to improve resilience in communications and IT access along with building improvements in the advice centre. This has led to a list of improvements that will be delivered on a priority basis over the next financial year.

The charity has developed further partnerships in order to ensure residents in other parts of Manchester can access face-to-face advice services. This has included working with organisations and groups who are well placed to provide service complementary to the work of Cheetham Hill Advice Centre within the local area and across Manchester

At the start of the financial year we were fortunate to have worked with a business consultant on a pro-bono basis to develop a road map for a three year plan to ensure CHAC remains resilient to changes and focus on the most impactful areas.

The plan based upon an in-depth PEST and SWOT analysis will ensure that CHAC is prepared for foreseeable changes and build on their strengths.

CHEETHAM HILL ADVICE CENTRE**Trustees responsibilities in relation to the financial statements**

The charity trustees (who are also the directors of Cheetham Hill Advice Centre) 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 principles and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is appropriate 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 taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the board of trustees



Sarah Sedge - Chair

Date: 30th September 2022

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CHEETHAM HILL
ADVICE CENTRE**

I report on the accounts of the company for the year ended 30th March 2022, which are set out on pages 7 to 16.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is required by company law to prepare accrued accounts and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act ;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

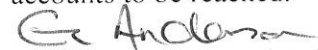
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006, ; and
- with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



EL Anderson MA FCA CTA,
Community Accountancy Service Ltd,
The Grange, Pilgrim Drive,
Beswick, Manchester, M11 3TQ
Date: 30th September 2022

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDING 30TH MARCH 2022**
(INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

	Notes	Unrestricted Funds £	Restricted Funds £	Year Ended 30.03.22 Total Funds £	Year Ended 30.03.21 Total Funds £
INCOME FROM:					
Donations and Legacies		900	-	900	1,177
Investment Income		3	-	3	8
Charitable Activities	4	72,893	216,031	288,924	364,369
Other Trading Activities	5	-	-	-	(667)
Other Income		1,635	-	1,635	82
TOTAL		<u>75,431</u>	<u>216,031</u>	<u>291,462</u>	<u>364,969</u>
EXPENDITURE ON:					
Raising Funds	6	(1,276)	-	(1,276)	(1,251)
Charitable Activities	7	(69,177)	(202,604)	(271,781)	(332,980)
TOTAL		<u>(70,453)</u>	<u>(202,604)</u>	<u>(273,057)</u>	<u>(334,231)</u>
NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR BEFORE TRANSFERS		<u>4,978</u>	<u>13,427</u>	<u>18,405</u>	<u>30,738</u>
TRANSFER BETWEEN FUNDS	16	-	-	-	-
NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR AFTER TRANSFERS		<u>4,978</u>	<u>13,427</u>	<u>18,405</u>	<u>30,738</u>
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		101,899	36,505	138,404	107,666
TOTAL FUNDS CARRIED FORWARD	16	<u>106,877</u>	<u>49,932</u>	<u>156,809</u>	<u>138,404</u>

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

The notes on pages 10 to 16 form part of these accounts.

BALANCE SHEET AS AT 30 MARCH 2022



Registration Number: 7253445	NOTES	2022		2021	
		£	£	£	£
FIXED ASSETS					
Tangible Fixed Assets	11		8,518		2,704
CURRENT ASSETS					
Debtors & Prepayments	12	10,794		24,738	
Cash at Bank & In Hand		<u>212,849</u>		<u>190,069</u>	
		<u>223,643</u>		<u>214,807</u>	
LIABILITIES:					
Amounts falling due within one year	14	<u>(75,352)</u>		<u>(79,107)</u>	
		<u>(75,352)</u>		<u>(79,107)</u>	
<i>Client Account:</i>					
Client Ledger		(655)		(285)	
Cash at Bank		<u>655</u>		<u>285</u>	
		<u>-</u>		<u>-</u>	
NET CURRENT ASSETS			148,291		135,700
TOTAL NET ASSETS			<u>156,809</u>		<u>138,404</u>
 THE FUNDS OF THE CHARITY					
Unrestricted Reserves	17		106,877		101,899
Restricted Reserves	17		49,932		36,505
TOTAL CHARITY FUNDS			<u>156,809</u>		<u>138,404</u>

For the year in question the company was entitled to the exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

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

Approved on behalf of the Board

) Trustee Guy Johnson
) Trustee Sarah Sedge

Date: 30th September 2022

The notes on pages 10 to 16 form part of these accounts.

STATEMENT OF CASH FLOWS FOR THE YEAR ENDING 30th MARCH 2022

RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES	2022	2021
	£	£
Net movement in funds	18,405	30,738
Add back depreciation	5,386	1,886
Deduct investment income	(3)	(8)
Decrease/(increase) in debtors	13,944	(16,422)
Increase/(decrease) in creditors	(3,755)	6,916
Net cash used in operating activities	<u>33,977</u>	<u>23,110</u>
Cash flows from investment activities:		
Interest	3	8
Purchase of fixed assets	(11,200)	(2,650)
Net cash provided by investing activities	<u>(11,197)</u>	<u>(2,642)</u>
Increase/(decrease) in cash and cash equivalents during the year	22,780	20,468
Cash and cash equivalents brought forward	190,069	169,601
Cash and cash equivalents carried forward	<u><u>212,849</u></u>	<u><u>190,069</u></u>

1. ACCOUNTING POLICIES**(a) Basis of preparation and assessment of going concern**

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

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

(b) Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There were 10 restricted funds at the year end.

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion have created a fund for a specific purpose.

Further details of each fund are disclosed in note 16.

(c) Income recognition

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

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Operating income represents grants, contracts, and sundry income receivable.

(d) Expenditure Recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

(e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

(f) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on staff time and facilities used in each activity.

The allocation of support and governance costs is analysed in note 8.

(g) Charitable Activities

Costs of charitable activities include governance costs and an apportionment of support costs as shown in Note 7.

(h) Tangible fixed assets and depreciation

Fixed assets are included in the accounts at net book value. Additions of a single item or a group of similar assets exceeding £500, are capitalised at cost (valuation for donated assets). Depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets over their estimated useful lives as follows:-

Computer	33.33% on cost
Office Equipment & Fittings	25% on cost

(i) Taxation

The organisation is exempt from income tax by reason of its charitable status. Income tax suffered on investment income is reclaimed in full. The Charity is not currently registered for VAT.

(j) Pensions

The trustees implemented an auto enrolment pension scheme from June 2016. The charity has no liability beyond making its contributions and paying across the deductions for the employee's contributions. Costs are charged to expenditure in the period incurred.

(k) Contingent liabilities

A contingent liability is identified and disclosed for those transactions resulting from a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control.

(l) Debtors

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

(m) 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 the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(n) Operating Leases

Payments under operating leases are charged to the income and expenditure account in the period to which they relate.

2 NET INCOME FOR THE YEAR

This is stated after charging:

Depreciation - owned assets
Independent Examiners Fees
Other financial services

	2022	2021
	£	£
Depreciation - owned assets	5,386	1,886
Independent Examiners Fees	975	975
Other financial services	1,182	1,081
	<u>7,543</u>	<u>3,942</u>

3 TAX ON SURPLUS ON ORDINARY ACTIVITIES

(See taxation policy note above)

	-	-
	<u>-</u>	<u>-</u>

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2022 (cont...)

4 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2022	Unrestricted Funds	Restricted Funds	Total 2021
	£	£	£	£	£	£
<i>Grants:</i>						
Henry Smith Charity	-	45,350	45,350	-	49,800	49,800
National Lottery - Reaching Communities	-	132,805	132,805	-	128,523	128,523
National Lottery Covid	-	-	-	-	99,431	99,431
HMRC SSP Grant	-	193	193	-	-	-
DLUHC Hong Kong Project	-	3,817	3,817	-	-	-
Tesco Bags of Help	-	1,000	1,000	-	-	-
MCC - CIFa	-	14,473	14,473	-	-	-
MCC - T3 Covid Support	6,163	-	6,163	-	-	-
MCC - Wellbeing	-	-	-	-	500	500
Love Manchester	-	-	-	-	2,872	2,872
Our Manchester VCE Grant	-	18,393	18,393	-	18,393	18,393
<i>Contracts:</i>						
CAB - advice services	60,099	-	60,099	58,349	-	58,349
Other - advice services	6,631	-	6,631	6,501	-	6,501
	<u>72,893</u>	<u>216,031</u>	<u>288,924</u>	<u>64,850</u>	<u>299,519</u>	<u>364,369</u>

5 INCOME FROM OTHER TRADING ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2022	Unrestricted Funds	Restricted Funds	Total 2021
	£	£	£	£	£	£
Contribution to Office Facilities	-	-	-	(667)	-	(667)
	<u>-</u>	<u>-</u>	<u>-</u>	<u>(667)</u>	<u>-</u>	<u>(667)</u>

6 COST OF RAISING FUNDS

	£	£	£	£	£	£
Employment Costs	788	-	788	858	-	858
Rent, Rates and Insurance	76	-	76	81	-	81
Heat, Light & Water	157	-	157	181	-	181
Repairs and Maintenance	153	-	153	86	-	86
Cleaner & Cleaning Materials	102	-	102	45	-	45
	<u>1,276</u>	<u>-</u>	<u>1,276</u>	<u>1,251</u>	<u>-</u>	<u>1,251</u>

7 EXPENDITURE

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
<i>Charitable Activities</i>				
Employment Costs	58,360	157,259	215,619	190,878
External Evaluations	1,000	512	1,512	6,400
Recruitment	-	299	299	700
Project Partners	-	7,906	7,906	85,168
Interpreting	550	3,122	3,672	389
Client expenses	-	-	-	169
Staff Training	319	891	1,210	1,068
Advertising & Publicity	-	441	441	-
Staff Travel	18	10	28	-
Staff Welfare	-	600	600	-
Volunteer Expenses	-	299	299	15
Volunteer Training	-	-	-	38
Volunteer Travel	-	282	282	-
Support Costs	8,006	29,348	37,354	45,737
Governance Costs	924	1,635	2,559	2,418
	<u>69,177</u>	<u>202,604</u>	<u>271,781</u>	<u>332,980</u>
Restricted Funds			202,604	278,802
Unrestricted Funds			69,177	54,178
			<u>271,781</u>	<u>332,980</u>

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2022 (cont...)

8 ALLOCATION OF GOVERNANCE AND SUPPORT COSTS

	<i>Basis of Apportionment</i>	General Support £	Governance £	Total 2022 £	Total 2021 £
Support Costs					
Employment Costs	<i>Staff Time</i>	3,151	-	3,151	17,153
Rent, Rates and Insurance	<i>Space Used</i>	1,441	-	1,441	1,537
Heat, Light & Water	<i>Space Used</i>	2,799	-	2,799	3,435
Repairs and Maintenance	<i>Space Used</i>	2,905	-	2,905	1,638
Cleaner & Cleaning Materials	<i>Space Used</i>	1,944	-	1,944	852
Computer Maintenance & Software	<i>Space Used</i>	4,827	-	4,827	3,938
Minor Equipment	<i>Space Used</i>	926	-	926	420
Printing and Stationery	<i>Staff Time</i>	3,004	-	3,004	1,871
Telephone and Post	<i>Staff Time</i>	5,259	-	5,259	5,397
Publications and Subscriptions	<i>Staff Time</i>	1,721	-	1,721	1,900
Professional Indemnity Insurance	<i>Staff Time</i>	2,369	-	2,369	2,571
Depreciation	<i>Staff Time</i>	5,386	-	5,386	1,886
PPE		426	-	426	2,058
Sundries		14	-	14	-
Consultancy		-	1,584	1,584	948
Management Committee & AGM Expenses		-	-	-	495
Accountancy & Payroll		1,182	975	2,157	2,056
		<u>37,354</u>	<u>2,559</u>	<u>39,913</u>	<u>48,155</u>

9 STAFF NUMBERS AND COSTS

	2022 £	2021 £
Wages and Salaries	203,318	193,944
Social Security Costs	12,403	11,349
Pension Costs	3,837	3,596
	<u>219,558</u>	<u>208,889</u>

The charity employed 12 staff during the year, with an average of 9.

The average number of employees, as a full time equivalent was:

Management & Administration	2	2
Provision of Services	5	5
	<u>7</u>	<u>7</u>

The charity considers its key management personnel comprises the trustees and manager. The total employment benefits, including employer pension contributions of the key management personnel was £23,642 (previous year: £25,738). No employees has benefits in excess of £60,000 (2021: none).

10 TRUSTEES' REMUNERATION AND EXPENSES

No remuneration was paid or payable directly or indirectly out of the funds of the charity during the year to any trustees or to any persons known to be connected with any of them.

No reimbursement of expenses has been made or is due to be made to any of the non-executive trustees in respect of the period.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2022 (cont...)

11 TANGIBLE FIXED ASSETS

	Furniture & Equipment	Computer Equipment	Total
	£	£	£
COST			
At 31 March 2021	10,186	11,494	21,680
Additions	-	11,200	11,200
Disposals			-
At 30 March 2022	<u>10,186</u>	<u>22,694</u>	<u>32,880</u>
DEPRECIATION			
At 31 March 2021	9,194	9,782	18,976
Charge for Period	487	4,899	5,386
Disposals			-
At 30 March 2022	<u>9,681</u>	<u>14,681</u>	<u>24,362</u>
NET BOOK VALUE			
At 30 March 2022	<u>505</u>	<u>8,013</u>	<u>8,518</u>
At 30 March 2021	<u>992</u>	<u>1,712</u>	<u>2,704</u>

12 CAPITAL COMMITMENTS

	2022	2021
	£ nil	£ nil
Contracted but not provided for		

13 DEBTORS

	£	£
Other Debtors	510	16,172
Accrued Income	5,008	4,721
Prepayments	5,276	3,845
	<u>10,794</u>	<u>24,738</u>
Restricted Funds	4,125	16,090
Unrestricted Funds	6,669	8,648
	<u>10,794</u>	<u>24,738</u>

14 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	£	£
Deferred Income	70,525	76,117
Other Creditors	3,202	919
Other Taxes	-	150
Accruals	1,625	1,921
	<u>75,352</u>	<u>79,107</u>
Restricted Funds	73,877	77,081
Unrestricted Funds	1,475	2,026
	<u>75,352</u>	<u>79,107</u>

15 DEFERRED INCOME

	£	£
Deferred income comprises grants paid in advance.		
Balance brought forward as at 31st March	76,117	69,369
Amount released to income earned from charitable activities	(76,117)	(67,369)
Amount deferred in year	70,525	76,117
Balance carried forward as at 30th March	<u>70,525</u>	<u>76,117</u>

All deferred income is restricted.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2022 (cont...)

16 ANALYSIS OF CHARITABLE FUNDS

	Balance at 31 March 2021	Incoming	Transfers	Outgoing	Balance at 30 March 2022
	£	£	£	£	£
RESTRICTED FUNDS					
Lloyds TSB Foundation	2,713	-	-	-	2,713
NW Legal Services Trust	1,092	-	-	-	1,092
John Grant Davies Trust	412	-	-	-	412
Henry Smith Charity	15,474	45,350	(1,199)	(37,785)	21,840
National Lottery - Reaching Communities	8,384	132,805	(10,185)	(122,909)	8,095
Peter Kershaw Trust	5,777	-	-	(581)	5,196
MCC - Wellbeing	331	-	-	-	331
MCC - ClIFFA	-	14,473	-	(14,473)	-
HMRC SSP	-	193	-	(193)	-
Tesco Bags of Help	-	1,000	(554)	(446)	-
DLUHC Hong Kong Project	-	3,817	-	(3,817)	-
Our Manchester VCE Grant	-	18,393	-	(17,653)	740
Arcon Housing	1,500	-	-	-	1,500
<i>Capital:</i>					
DWP (Access to Work)	23	-	-	(23)	-
Our Manchester VCE Grant	799	-	-	(621)	178
Henry Smith Charity	-	-	1,199	(400)	799
National Lottery - Reaching Communities	-	-	10,185	(3,518)	6,667
Tesco	-	-	554	(185)	369
	36,505	216,031	-	(202,604)	49,932
<i>Unrestricted Funds:</i>					
General	101,899	75,431	-	(70,453)	106,877
Total Unrestricted Funds:	101,899	75,431	-	(70,453)	106,877
TOTAL	138,404	291,462	-	(273,057)	156,809
Previous Year					
	Balance at 31 March 2020	Incoming	Transfers	Outgoing	Balance at 30 March 2021
	£	£	£	£	£
RESTRICTED FUNDS					
Lloyds TSB Foundation	2,713	-	-	-	2,713
NW Legal Services Trust	1,092	-	-	-	1,092
John Grant Davies Trust	464	-	-	(52)	412
Henry Smith Charity	2,323	49,800	-	(36,649)	15,474
National Lottery - Reaching Communities	(1,134)	128,523	-	(119,005)	8,384
National Lottery Covid	-	99,431	-	(99,431)	-
Peter Kershaw Trust	5,777	-	-	-	5,777
MCC - Wellbeing	-	500	-	(169)	331
Love Manchester	-	2,872	-	(2,872)	-
Our Manchester VCE Grant	405	18,393	795	(19,593)	-
Arcon Housing	1,500	-	-	-	1,500
<i>Capital:</i>					
DWP (Access to Work)	258	-	-	(235)	23
Our Manchester VCE Grant	1,060	-	535	(796)	799
	14,458	299,519	1,330	(278,802)	36,505
<i>Unrestricted Funds:</i>					
General	93,208	65,450	(1,330)	(55,429)	101,899
Total Unrestricted Funds:	93,208	65,450	(1,330)	(55,429)	101,899
TOTAL	107,666	364,969	-	(334,231)	138,404

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2022 (cont...)

Purpose of funds:-	Contribution towards:
Lloyds TSB Foundation	- towards the salary of a senior case worker
The John Grant Davies Trust	- towards volunteer expenses
NW Legal Services Trust	- towards follow-on training costs for volunteers
Henry Smith Charity	- towards the Advice Service, includes future depreciation of £799
National Lottery - Reaching Communities	- towards the Advice Service, includes future depreciation of £6,667
Peter Kershaw Trust	- towards organisational review and consultation
MCC - Wellbeing	- towards mobiles & tablets for clients
MCC - CIFfA	- towards covid-19 advice project
MCC T3 Covid Support	- Covid Support for T3 measures
HMRC SSP	- HMRC refund of SSP paid
Tesco Bags of Help	- towards volunteer computers - includes future depreciation of £369
DLUHC Hong Kong Project	- towards extra staff assistance
Our Manchester VCE Grant	- towards supporting volunteers and the Advice Service, includes future depreciation of £178
Mcr & Warrington Area Quaker Meeting	- towards the Advice Service
Talisman Charitable Trust	- Client welfare
Arcon Housing	- towards volunteer expenses & equipment

17 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets £	Net Current Assets £	2022 Total £	Fixed Assets £	Net Current Assets £	2021 Total £
Restricted Funds	8,013	41,919	49,932	1,772	34,733	36,505
Unrestricted	505	106,372	106,877	932	100,967	101,899
	<u>8,518</u>	<u>148,291</u>	<u>156,809</u>	<u>2,704</u>	<u>135,700</u>	<u>138,404</u>

18 COMPANY STATUS

The company is limited by guarantee and has no share capital. All members have agreed to contribute a sum not exceeding £10 in event of winding up.

19 CONTINGENT LIABILITIES

There were no contingent liabilities at 30th March 2022 (2021 £nil).

20 GOING CONCERN

The company's main source of income is grant funding and advice services. The Trustees consider that it is appropriate to prepare the accounts on a going concern basis and, consequently the accounts do not include any adjustments that would be necessary if the funding sources should cease.

21 POST BALANCE SHEET EVENTS

The trustees consider that there are no significant post balance sheet events that impact on the financial statements as presented. The trustees updated the business plan and risk management strategies to respond to the many issues arising from coronavirus and the lockdown which followed. The charity took proactive steps to guarantee all funding remained in place as well as investing in the infrastructure needed to ensure remote working for all staff and an uninterrupted provision of this much-needed service. This planning has meant that there are no unforeseen reductions in income and no impact on the charity as an on-going concern.

22 ULTIMATE CONTROLLING PARTY

The company is under the shared control of the Trustees named on Page 1. There is no one person with significant control.

23 OPERATING LEASE COMMITMENTS

The charitable company has the following annual commitment under operating leases, the lease relates to a photocopier and expires in December 2022

	Equipment 2022 £
Operating leases which expire:	
within one year	425
between 2 and 5 years	-
after 5 years	-
	<u>425</u>

CHEETHAM HILL ADVICE CENTRE

COMPANY REGISTRATION NO: 7253445

(England)

CHARITY REGISTRATION NO: 1136328

**FINANCIAL STATEMENTS FOR THE YEAR ENDED
30TH MARCH 2022**

CHEETHAM HILL ADVICE CENTRE

**FINANCIAL STATEMENTS FOR THE YEAR ENDED
30TH MARCH 2022**

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CHEETHAM HILL ADVICE CENTRE

Report of the Trustees for the Year Ended 30th March 2022

The trustees present their annual directors' report and financial statements of the charity for the year ended 30th 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 the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Reference and administrative information

Charity Name: Cheetham Hill Advice Centre

Charity Number: 1136328

Company No: 7253445

Directors and trustees

The directors of the charitable company (the charity) are its trustees for the purpose of charity law.

The trustees and officers serving during the year and since the year end were as follows:

Sarah Sedge	Val Bayliss-Brideaux
Andrew Alexander Gridley	Mohammed Ali
Khouloud Azzouni	Jane Eberhart
Mary Atkinson	Guy Johnson
Revd. Sarah Fletcher	Herbert McKenzie
Tracy Langton	
Amer Salam	

Key management personnel: Trustees and Directors

Sarah Sedge	Chair of Trustees
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Guy Johnson	Treasurer
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Senior managers

Sinéad O'Connor

Registered Office

1-3 Morrowfield Avenue, Manchester, M8 9AR

Independent Examiners

Community Accountancy Service Limited

The Grange, Pilgrim Drive

Beswick, Manchester, M11 3TQ

Bankers

Cooperative Bank plc, 70-72 Cross Street, Manchester, M2 4JG

CAF Bank, 25 Kings Hill Avenue, West Mailing, Kent, ME19 4JQ

CHEETHAM HILL ADVICE CENTRE

Objectives and activities

The purposes of the charity are to promote any charitable purpose for the benefit of residents of the City of Manchester, but primarily for the benefit of the community in Cheetham and Crumpsall and North Manchester in particular the advancement of education, the furtherance of health, the relief of poverty, distress and sickness.

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's aims and objectives, in planning future activities, and setting the policies for the year.

The charity furthers its charitable purposes for the public benefit through the provision of quality assured social welfare advice, information and support, to enable residents to lift themselves out of poverty, and to improve their quality of life and general health and wellbeing. It increases the capabilities of individuals through running a volunteer development programme, recruiting and training a diverse group of local people to ensure services are culturally and linguistically appropriate and accessible, and it increases the capabilities of other organisations by running outreach services, by offering training to their volunteers, and by providing them with a consultancy advice service.

Structure, governance and management

Cheetham Hill Advice Centre is a company limited by guarantee governed by its Memorandum and Articles of Association dated 13th May 2010. It is registered as a charity with the Charity Commission (dated 14th June 2010).

Appointment of trustees

As set out in the Articles of Association trustees are elected annually by the members of the charitable company attending the Annual General meeting, with the officers being elected from the Board. The number of trustees shall not be less than three but (unless otherwise determined by ordinary resolution) shall not be subject to any maximum.

Trustee induction and training

New trustees are given a formal induction from the Manager that includes an overview of the charity's activities and funding as well as copies of all the relevant written policies, and provided with access to external training to further develop their knowledge of trustee roles and responsibilities.

Organisation

The board of trustees administers the charity. The board normally meets monthly, with a break in August. A Manager is appointed by the trustees to manage the day-to-day operations of the charity.

Related parties and co-operation with other organisations

None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee or senior manager with any service providers must be disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. In the current year such related party transactions are reported in Note 10.

CHEETHAM HILL ADVICE CENTRE

A review of our achievements and performance

From April 2021 to March 2022 we resolved 3074 cases for 1361 individuals and families throughout the year. We managed debt worth £274,295 and raised over £1.5 million in additional income for people (£1,544,474 in total). As of 30th March 2022 we had 1194 cases open for 735 people.

The Covid lockdown in 2020 meant we had to offer all of our services remotely, we were delighted that in early 2021 we were able to re-open our service and begin to safely advise people face to face.

Cheetham Hill Advice Centre are now offering a mixture of both telephone and face to face advice, ensuring we can reach all in need and provide them help in their chosen medium. This hybrid model was audited and approved during our scheduled AQS Audit, allowing us to see a wider variety of people and ensure those who are housebound, living further afield or affected by health issues can access our service.

Financial review

Trustees conducted their annual and business financial reviews in February 2022 and began implementing the charity's three-year Business Plan covering the period 2021-24.

Core funding comes from Manchester City Council via a sub-contract with Citizens Advice Manchester. This partnership work involves Cheetham Hill Advice Centre working alongside Citizens Advice Manchester and Shelter to deliver Manchester's citywide advice contract. This contract is from Manchester City Council and is managed by the Directorate for Commissioning. The current contract has been extended till 2024.

Other key funders over the past year have been The National Lottery Community Fund Reaching Communities programme, the Henry Smith Charity, A Manchester City Council 'Our Manchester Voluntary and Community Sector grant', Department of Levelling Up, Housing and Communities, the Peter Kershaw Trust and the John Grant Davies Trust. We worked with Women Asylum Seekers Together (WAST) to deliver work funded by The Spotlight Fund.

The charity have been working to build relationships with the business sector to develop donation routes and pro-bono support. CHAC made links with the Far East Consortium, Equans and Ameen via the North Manchester Business Network. The three construction companies worked together to help CHAC implement a range of building improvements that make the building more comfortable for residents who visit the charity. This led to the provision of over £6,000 worth of materials and specialist trades work. CHAC also received £1,000 from Tesco which the charity invested in improving the computers and internet access for volunteers.

Investment powers and policy

The trustees, having regard to the liquidity requirements of operating the charity, have kept available funds in an interest-bearing deposit account.

CHEETHAM HILL ADVICE CENTRE

Reserves policy and going concern

The balance held in unrestricted reserves at 30th March 2022 was £106,877 of which £106,372 are free reserves, after allowing for funds tied up in tangible fixed assets.

The charity aims to reserve free reserves in unrestricted funds at a level that equates to approximately three months' worth of running costs (currently £78,784). The trustees consider that this level will provide sufficient funds to respond to applications for grants and ensure that support and governance costs are covered.

Having regard to the budget the trustees consider that the charity is a going concern. The charity's reliance on grant funding is managed through a flexible approach to staffing, with employees redeployed across to other projects wherever possible if one funding stream ends and new funding is brought on stream.

Risk management

The trustees conducted a review of the charity's Risk Management Policy in February 2022. This identified the major risks to which the charity is exposed and systems established to mitigate those risks. The risk management plan was also reviewed in February 2022. The charity began implementing their three-year plan Business Plan for 2021-2024.

Plans for future periods

The charity has developed a fundraising strategy and is working to bolster services for the increased need that they know is growing in the community. They have also begun working with businesses to develop ways for companies to support the charity via the provision of pro bono services.

The charity has identified the funds to improve resilience in communications and IT access along with building improvements in the advice centre. This has led to a list of improvements that will be delivered on a priority basis over the next financial year.

The charity has developed further partnerships in order to ensure residents in other parts of Manchester can access face-to-face advice services. This has included working with organisations and groups who are well placed to provide service complementary to the work of Cheetham Hill Advice Centre within the local area and across Manchester

At the start of the financial year we were fortunate to have worked with a business consultant on a pro-bono basis to develop a road map for a three year plan to ensure CHAC remains resilient to changes and focus on the most impactful areas.

The plan based upon an in-depth PEST and SWOT analysis will ensure that CHAC is prepared for foreseeable changes and build on their strengths.

CHEETHAM HILL ADVICE CENTRE**Trustees responsibilities in relation to the financial statements**

The charity trustees (who are also the directors of Cheetham Hill Advice Centre) 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 principles and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is appropriate 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 taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the board of trustees



Sarah Sedge - Chair

Date: 30th September 2022

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CHEETHAM HILL
ADVICE CENTRE**

I report on the accounts of the company for the year ended 30th March 2022, which are set out on pages 7 to 16.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is required by company law to prepare accrued accounts and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act ;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

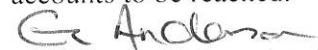
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006, ; and
- with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



EL Anderson MA FCA CTA,
Community Accountancy Service Ltd,
The Grange, Pilgrim Drive,
Beswick, Manchester, M11 3TQ
Date: 30th September 2022

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDING 30TH MARCH 2022**
(INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

	Notes	Unrestricted Funds £	Restricted Funds £	Year Ended 30.03.22 Total Funds £	Year Ended 30.03.21 Total Funds £
INCOME FROM:					
Donations and Legacies		900	-	900	1,177
Investment Income		3	-	3	8
Charitable Activities	4	72,893	216,031	288,924	364,369
Other Trading Activities	5	-	-	-	(667)
Other Income		1,635	-	1,635	82
TOTAL		<u>75,431</u>	<u>216,031</u>	<u>291,462</u>	<u>364,969</u>
EXPENDITURE ON:					
Raising Funds	6	(1,276)	-	(1,276)	(1,251)
Charitable Activities	7	(69,177)	(202,604)	(271,781)	(332,980)
TOTAL		<u>(70,453)</u>	<u>(202,604)</u>	<u>(273,057)</u>	<u>(334,231)</u>
NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR BEFORE TRANSFERS		<u>4,978</u>	<u>13,427</u>	<u>18,405</u>	<u>30,738</u>
TRANSFER BETWEEN FUNDS	16	-	-	-	-
NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR AFTER TRANSFERS		<u>4,978</u>	<u>13,427</u>	<u>18,405</u>	<u>30,738</u>
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		101,899	36,505	138,404	107,666
TOTAL FUNDS CARRIED FORWARD	16	<u>106,877</u>	<u>49,932</u>	<u>156,809</u>	<u>138,404</u>

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

The notes on pages 10 to 16 form part of these accounts.

BALANCE SHEET AS AT 30 MARCH 2022



Registration Number: 7253445		2022		2021	
	NOTES	£	£	£	£
FIXED ASSETS					
Tangible Fixed Assets	11		8,518		2,704
CURRENT ASSETS					
Debtors & Prepayments	12	10,794		24,738	
Cash at Bank & In Hand		<u>212,849</u>		<u>190,069</u>	
		<u>223,643</u>		<u>214,807</u>	
LIABILITIES:					
Amounts falling due within one year	14	<u>(75,352)</u>		<u>(79,107)</u>	
		<u>(75,352)</u>		<u>(79,107)</u>	
<i>Client Account:</i>					
Client Ledger		(655)		(285)	
Cash at Bank		<u>655</u>		<u>285</u>	
		<u>-</u>		<u>-</u>	
NET CURRENT ASSETS			148,291		135,700
TOTAL NET ASSETS			<u>156,809</u>		<u>138,404</u>
THE FUNDS OF THE CHARITY					
Unrestricted Reserves	17		106,877		101,899
Restricted Reserves	17		49,932		36,505
TOTAL CHARITY FUNDS			<u>156,809</u>		<u>138,404</u>

For the year in question the company was entitled to the exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

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

Approved on behalf of the Board

) Trustee	Guy Johnson
) Trustee	Sarah Sedge

Date: 30th September 2022

The notes on pages 10 to 16 form part of these accounts.

STATEMENT OF CASH FLOWS FOR THE YEAR ENDING 30th MARCH 2022

RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH FLOW FROM OPERATING ACTIVITIES	2022 £	2021 £
Net movement in funds	18,405	30,738
Add back depreciation	5,386	1,886
Deduct investment income	(3)	(8)
Decrease/(increase) in debtors	13,944	(16,422)
Increase/(decrease) in creditors	(3,755)	6,916
Net cash used in operating activities	<u>33,977</u>	<u>23,110</u>
Cash flows from investment activities:		
Interest	3	8
Purchase of fixed assets	(11,200)	(2,650)
Net cash provided by investing activities	<u>(11,197)</u>	<u>(2,642)</u>
Increase/(decrease) in cash and cash equivalents during the year	22,780	20,468
Cash and cash equivalents brought forward	190,069	169,601
Cash and cash equivalents carried forward	<u><u>212,849</u></u>	<u><u>190,069</u></u>

1. ACCOUNTING POLICIES**(a) Basis of preparation and assessment of going concern**

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

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

(b) Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There were 10 restricted funds at the year end.

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion have created a fund for a specific purpose.

Further details of each fund are disclosed in note 16.

(c) Income recognition

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

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Operating income represents grants, contracts, and sundry income receivable.

(d) Expenditure Recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

(e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

(f) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on staff time and facilities used in each activity.

The allocation of support and governance costs is analysed in note 8.

(g) Charitable Activities

Costs of charitable activities include governance costs and an apportionment of support costs as shown in Note 7.

(h) Tangible fixed assets and depreciation

Fixed assets are included in the accounts at net book value. Additions of a single item or a group of similar assets exceeding £500, are capitalised at cost (valuation for donated assets). Depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets over their estimated useful lives as follows:-

Computer	33.33% on cost
Office Equipment & Fittings	25% on cost

(i) Taxation

The organisation is exempt from income tax by reason of its charitable status. Income tax suffered on investment income is reclaimed in full. The Charity is not currently registered for VAT.

(j) Pensions

The trustees implemented an auto enrolment pension scheme from June 2016. The charity has no liability beyond making its contributions and paying across the deductions for the employee's contributions. Costs are charged to expenditure in the period incurred.

(k) Contingent liabilities

A contingent liability is identified and disclosed for those transactions resulting from a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control.

(l) Debtors

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

(m) 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 the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

(n) Operating Leases

Payments under operating leases are charged to the income and expenditure account in the period to which they relate.

2 NET INCOME FOR THE YEAR

This is stated after charging:

Depreciation - owned assets
Independent Examiners Fees
Other financial services

	2022	2021
	£	£
Depreciation - owned assets	5,386	1,886
Independent Examiners Fees	975	975
Other financial services	1,182	1,081
	<u>7,543</u>	<u>3,942</u>

3 TAX ON SURPLUS ON ORDINARY ACTIVITIES

(See taxation policy note above)

	-	-
	<u>-</u>	<u>-</u>

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2022 (cont...)

4 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Unrestricted Funds £	Restricted Funds £	Total 2021 £
<i>Grants:</i>						
Henry Smith Charity	-	45,350	45,350	-	49,800	49,800
National Lottery - Reaching Communities	-	132,805	132,805	-	128,523	128,523
National Lottery Covid	-	-	-	-	99,431	99,431
HMRC SSP Grant	-	193	193	-	-	-
DLUHC Hong Kong Project	-	3,817	3,817	-	-	-
Tesco Bags of Help	-	1,000	1,000	-	-	-
MCC - CIFa	-	14,473	14,473	-	-	-
MCC - T3 Covid Support	6,163	-	6,163	-	-	-
MCC - Wellbeing	-	-	-	-	500	500
Love Manchester	-	-	-	-	2,872	2,872
Our Manchester VCE Grant	-	18,393	18,393	-	18,393	18,393
<i>Contracts:</i>						
CAB - advice services	60,099	-	60,099	58,349	-	58,349
Other - advice services	6,631	-	6,631	6,501	-	6,501
	<u>72,893</u>	<u>216,031</u>	<u>288,924</u>	<u>64,850</u>	<u>299,519</u>	<u>364,369</u>

5 INCOME FROM OTHER TRADING ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Unrestricted Funds £	Restricted Funds £	Total 2021 £
Contribution to Office Facilities	-	-	-	(667)	-	(667)
	<u>-</u>	<u>-</u>	<u>-</u>	<u>(667)</u>	<u>-</u>	<u>(667)</u>

6 COST OF RAISING FUNDS

	£	£	£	£	£	£
Employment Costs	788	-	788	858	-	858
Rent, Rates and Insurance	76	-	76	81	-	81
Heat, Light & Water	157	-	157	181	-	181
Repairs and Maintenance	153	-	153	86	-	86
Cleaner & Cleaning Materials	102	-	102	45	-	45
	<u>1,276</u>	<u>-</u>	<u>1,276</u>	<u>1,251</u>	<u>-</u>	<u>1,251</u>

7 EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<i>Charitable Activities</i>				
Employment Costs	58,360	157,259	215,619	190,878
External Evaluations	1,000	512	1,512	6,400
Recruitment	-	299	299	700
Project Partners	-	7,906	7,906	85,168
Interpreting	550	3,122	3,672	389
Client expenses	-	-	-	169
Staff Training	319	891	1,210	1,068
Advertising & Publicity	-	441	441	-
Staff Travel	18	10	28	-
Staff Welfare	-	600	600	-
Volunteer Expenses	-	299	299	15
Volunteer Training	-	-	-	38
Volunteer Travel	-	282	282	-
Support Costs	8,006	29,348	37,354	45,737
Governance Costs	924	1,635	2,559	2,418
	<u>69,177</u>	<u>202,604</u>	<u>271,781</u>	<u>332,980</u>
Restricted Funds			202,604	278,802
Unrestricted Funds			69,177	54,178
			<u>271,781</u>	<u>332,980</u>

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2022 (cont...)

8 ALLOCATION OF GOVERNANCE AND SUPPORT COSTS

	<i>Basis of Apportionment</i>	General Support £	Governance £	Total 2022 £	Total 2021 £
Support Costs					
Employment Costs	<i>Staff Time</i>	3,151	-	3,151	17,153
Rent, Rates and Insurance	<i>Space Used</i>	1,441	-	1,441	1,537
Heat, Light & Water	<i>Space Used</i>	2,799	-	2,799	3,435
Repairs and Maintenance	<i>Space Used</i>	2,905	-	2,905	1,638
Cleaner & Cleaning Materials	<i>Space Used</i>	1,944	-	1,944	852
Computer Maintenance & Software	<i>Space Used</i>	4,827	-	4,827	3,938
Minor Equipment	<i>Space Used</i>	926	-	926	420
Printing and Stationery	<i>Staff Time</i>	3,004	-	3,004	1,871
Telephone and Post	<i>Staff Time</i>	5,259	-	5,259	5,397
Publications and Subscriptions	<i>Staff Time</i>	1,721	-	1,721	1,900
Professional Indemnity Insurance	<i>Staff Time</i>	2,369	-	2,369	2,571
Depreciation	<i>Staff Time</i>	5,386	-	5,386	1,886
PPE		426	-	426	2,058
Sundries		14	-	14	-
Consultancy		-	1,584	1,584	948
Management Committee & AGM Expenses		-	-	-	495
Accountancy & Payroll		1,182	975	2,157	2,056
		<u>37,354</u>	<u>2,559</u>	<u>39,913</u>	<u>48,155</u>

9 STAFF NUMBERS AND COSTS

	2022 £	2021 £
Wages and Salaries	203,318	193,944
Social Security Costs	12,403	11,349
Pension Costs	3,837	3,596
	<u>219,558</u>	<u>208,889</u>

The charity employed 12 staff during the year, with an average of 9.

The average number of employees, as a full time equivalent was:

Management & Administration	2	2
Provision of Services	5	5
	<u>7</u>	<u>7</u>

The charity considers its key management personnel comprises the trustees and manager. The total employment benefits, including employer pension contributions of the key management personnel was £23,642 (previous year: £25,738). No employees has benefits in excess of £60,000 (2021: none).

10 TRUSTEES' REMUNERATION AND EXPENSES

No remuneration was paid or payable directly or indirectly out of the funds of the charity during the year to any trustees or to any persons known to be connected with any of them.

No reimbursement of expenses has been made or is due to be made to any of the non-executive trustees in respect of the period.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2022 (cont...)

11 TANGIBLE FIXED ASSETS

	Furniture & Equipment	Computer Equipment	Total
	£	£	£
COST			
At 31 March 2021	10,186	11,494	21,680
Additions	-	11,200	11,200
Disposals			-
At 30 March 2022	<u>10,186</u>	<u>22,694</u>	<u>32,880</u>
DEPRECIATION			
At 31 March 2021	9,194	9,782	18,976
Charge for Period	487	4,899	5,386
Disposals			-
At 30 March 2022	<u>9,681</u>	<u>14,681</u>	<u>24,362</u>
NET BOOK VALUE			
At 30 March 2022	<u>505</u>	<u>8,013</u>	<u>8,518</u>
At 30 March 2021	<u>992</u>	<u>1,712</u>	<u>2,704</u>

12 CAPITAL COMMITMENTS

	2022	2021
	£ nil	£ nil
Contracted but not provided for		

13 DEBTORS

	£	£
Other Debtors	510	16,172
Accrued Income	5,008	4,721
Prepayments	5,276	3,845
	<u>10,794</u>	<u>24,738</u>
Restricted Funds	4,125	16,090
Unrestricted Funds	6,669	8,648
	<u>10,794</u>	<u>24,738</u>

14 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	£	£
Deferred Income	70,525	76,117
Other Creditors	3,202	919
Other Taxes	-	150
Accruals	1,625	1,921
	<u>75,352</u>	<u>79,107</u>
Restricted Funds	73,877	77,081
Unrestricted Funds	1,475	2,026
	<u>75,352</u>	<u>79,107</u>

15 DEFERRED INCOME

	£	£
Deferred income comprises grants paid in advance.		
Balance brought forward as at 31st March	76,117	69,369
Amount released to income earned from charitable activities	(76,117)	(67,369)
Amount deferred in year	70,525	76,117
Balance carried forward as at 30th March	<u>70,525</u>	<u>76,117</u>

All deferred income is restricted.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2022 (cont...)

16 ANALYSIS OF CHARITABLE FUNDS

	Balance at 31 March 2021	Incoming	Transfers	Outgoing	Balance at 30 March 2022
	£	£	£	£	£
RESTRICTED FUNDS					
Lloyds TSB Foundation	2,713	-	-	-	2,713
NW Legal Services Trust	1,092	-	-	-	1,092
John Grant Davies Trust	412	-	-	-	412
Henry Smith Charity	15,474	45,350	(1,199)	(37,785)	21,840
National Lottery - Reaching Communities	8,384	132,805	(10,185)	(122,909)	8,095
Peter Kershaw Trust	5,777	-	-	(581)	5,196
MCC - Wellbeing	331	-	-	-	331
MCC - ClIFFA	-	14,473	-	(14,473)	-
HMRC SSP	-	193	-	(193)	-
Tesco Bags of Help	-	1,000	(554)	(446)	-
DLUHC Hong Kong Project	-	3,817	-	(3,817)	-
Our Manchester VCE Grant	-	18,393	-	(17,653)	740
Arcon Housing	1,500	-	-	-	1,500
<i>Capital:</i>					
DWP (Access to Work)	23	-	-	(23)	-
Our Manchester VCE Grant	799	-	-	(621)	178
Henry Smith Charity	-	-	1,199	(400)	799
National Lottery - Reaching Communities	-	-	10,185	(3,518)	6,667
Tesco	-	-	554	(185)	369
	36,505	216,031	-	(202,604)	49,932
<i>Unrestricted Funds:</i>					
General	101,899	75,431	-	(70,453)	106,877
Total Unrestricted Funds:	101,899	75,431	-	(70,453)	106,877
TOTAL	138,404	291,462	-	(273,057)	156,809
Previous Year	Balance at 31 March 2020	Incoming	Transfers	Outgoing	Balance at 30 March 2021
	£	£	£	£	£
RESTRICTED FUNDS					
Lloyds TSB Foundation	2,713	-	-	-	2,713
NW Legal Services Trust	1,092	-	-	-	1,092
John Grant Davies Trust	464	-	-	(52)	412
Henry Smith Charity	2,323	49,800	-	(36,649)	15,474
National Lottery - Reaching Communities	(1,134)	128,523	-	(119,005)	8,384
National Lottery Covid	-	99,431	-	(99,431)	-
Peter Kershaw Trust	5,777	-	-	-	5,777
MCC - Wellbeing	-	500	-	(169)	331
Love Manchester	-	2,872	-	(2,872)	-
Our Manchester VCE Grant	405	18,393	795	(19,593)	-
Arcon Housing	1,500	-	-	-	1,500
<i>Capital:</i>					
DWP (Access to Work)	258	-	-	(235)	23
Our Manchester VCE Grant	1,060	-	535	(796)	799
	14,458	299,519	1,330	(278,802)	36,505
<i>Unrestricted Funds:</i>					
General	93,208	65,450	(1,330)	(55,429)	101,899
Total Unrestricted Funds:	93,208	65,450	(1,330)	(55,429)	101,899
TOTAL	107,666	364,969	-	(334,231)	138,404

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2022 (cont...)

Purpose of funds:-	Contribution towards:
Lloyds TSB Foundation	- towards the salary of a senior case worker
The John Grant Davies Trust	- towards volunteer expenses
NW Legal Services Trust	- towards follow-on training costs for volunteers
Henry Smith Charity	- towards the Advice Service, includes future depreciation of £799
National Lottery - Reaching Communities	- towards the Advice Service, includes future depreciation of £6,667
Peter Kershaw Trust	- towards organisational review and consultation
MCC - Wellbeing	- towards mobiles & tablets for clients
MCC - CIFfA	- towards covid-19 advice project
MCC T3 Covid Support	- Covid Support for T3 measures
HMRC SSP	- HMRC refund of SSP paid
Tesco Bags of Help	- towards volunteer computers - includes future depreciation of £369
DLUHC Hong Kong Project	- towards extra staff assistance
Our Manchester VCE Grant	- towards supporting volunteers and the Advice Service, includes future depreciation of £178
Mcr & Warrington Area Quaker Meeting	- towards the Advice Service
Talisman Charitable Trust	- Client welfare
Arcon Housing	- towards volunteer expenses & equipment

17 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets £	Net Current Assets £	2022 Total £	Fixed Assets £	Net Current Assets £	2021 Total £
Restricted Funds	8,013	41,919	49,932	1,772	34,733	36,505
Unrestricted	505	106,372	106,877	932	100,967	101,899
	<u>8,518</u>	<u>148,291</u>	<u>156,809</u>	<u>2,704</u>	<u>135,700</u>	<u>138,404</u>

18 COMPANY STATUS

The company is limited by guarantee and has no share capital. All members have agreed to contribute a sum not exceeding £10 in event of winding up.

19 CONTINGENT LIABILITIES

There were no contingent liabilities at 30th March 2022 (2021 £nil).

20 GOING CONCERN

The company's main source of income is grant funding and advice services. The Trustees consider that it is appropriate to prepare the accounts on a going concern basis and, consequently the accounts do not include any adjustments that would be necessary if the funding sources should cease.

21 POST BALANCE SHEET EVENTS

The trustees consider that there are no significant post balance sheet events that impact on the financial statements as presented. The trustees updated the business plan and risk management strategies to respond to the many issues arising from coronavirus and the lockdown which followed. The charity took proactive steps to guarantee all funding remained in place as well as investing in the infrastructure needed to ensure remote working for all staff and an uninterrupted provision of this much-needed service. This planning has meant that there are no unforeseen reductions in income and no impact on the charity as an on-going concern.

22 ULTIMATE CONTROLLING PARTY

The company is under the shared control of the Trustees named on Page 1. There is no one person with significant control.

23 OPERATING LEASE COMMITMENTS

The charitable company has the following annual commitment under operating leases, the lease relates to a photocopier and expires in December 2022

	Equipment 2022 £
Operating leases which expire:	
within one year	425
between 2 and 5 years	-
after 5 years	-
	<u>425</u>

CHEETHAM HILL ADVICE CENTRE

England & Wales - Charity number 1136328

Accounts



Cheetham Hill
Advice Centre

Cheetham Hill Advice Centre
Annual Report 2020 - 2021



Introduction and Chair's Report

Welcome to Cheetham Hill Advice Centre's annual report for 2020-2021

The last twelve months have been a year like no other. The year started the day after we began delivering our service remotely. Through the last year CHAC has responded to all the changes arising from the pandemic, the lockdown and the impact on the financial resilience of our community. We used the first two months of the pandemic setting up our systems and making welfare calls to the residents we knew were likely to be significantly impacted due to their personal and family circumstances.



We have seen our clients experiencing bereavement, job loss, lost income, the impact of having no recourse to public funds, high rates of Covid infection and worsening health conditions. The people CHAC works with have been massively impacted by Covid in multiple ways. The people who come to CHAC are predominantly from Asian and Black communities, often live in multi-generational housing, experience over-crowding, work in high risk industries with little social distancing and close contact with colleagues and the public as well as having no access to sick pay. Our staff team very quickly got up to speed with constantly altering regulation, changes to entitlements and the redesigned systems of the official agencies they deal with on behalf of people in our community.

Key achievements

At Cheetham Hill Advice Centre we are pleased to have made it through the year. We delivered our service throughout without even one day of delivery missed. The staff team worked together finding ways to work that are accessible to clients. CHAC looked to the expertise within our communities for guidance on how to redesign our access. Our community told us that they often don't have email or scanners but that they feel confident with WhatsApp and taking photos of documents. A great success was in using contact and access methods that the community already had rather than designing our own systems and expecting our community to use these. We are grateful for the patience of our clients who helped us work through initial teething troubles and who have gone on to further develop their IT knowledge as a consequence.

We were fortunate enough to successfully fundraise just under £100,000 for service delivery in North Manchester. We worked directly in partnership with Abraham Moss Warriors, Communities for All, the New Testament Church of God, Saheli, Wai Yin, Trinity and 4CT. This partnership meant that we could work together to boost the capacity and reach of all of our services across North Manchester. The programme that was delivered included a large range of activities that reached an incredibly diverse range of residents. All work was delivered in a Covid safe way that was also properly resourced and informed by the lived experience of members of our community.



A huge thank you

I would like to thank CHAC's staff team for all of their work over the last year. The team have shown great resilience, ingenuity and leadership. I am grateful to every member of the CHAC team – the advisors who designed the systems for remote working, that staff who helped out colleagues who were less confident with technology, the advisors who brought their multi-lingual skills to the team and rearranged their work so that we could provide our service in ten languages and the members of the team who set up remote financial and administration processes. Every member of staff allowed CHAC to encroach into their homes to enable the service to continue. This was a huge ask and I am grateful for all the adaptations everyone made. I would also like to thank my fellow Board members. The Board allowed resources to be allocated flexibly for maximum impact, ensured staff were kept safe and ensured that everyone knew that their efforts were valued and appreciated.

We would like to pass on our sincere thanks to our main grant funders the National Lottery Community Fund, The Henry Smith Charity and Manchester City Council's Our Manchester VCE Fund. We have appreciated all the support and flexibility you gave us over the last twelve months. We feel that the year covered by this report has led to some of the

more collaborative and impactful periods of true partnership between funders and charities. This came at such a critical time and this is something we will always appreciate.

During 2020-21 we continued to work in Partnership with Citizens Advice Manchester and Shelter to deliver the citywide advice service. The contract provides the charity with stability and also means that the three partners are able to work together to bring each of our qualities and expertise to work for the benefit of the people in Manchester. We felt the benefit of these connections and expertise in the last year more than ever.

Looking forward

At the end of the period covered by this report we began to welcome our volunteers back to our building. Volunteers are such a key part of Cheetham Hill Advice Centre and we are glad to be beginning the coming twelve months with our volunteer team back in the heart of CHAC. The next twelve months will bring many challenges – including the impact that the last year has had on all of us in our work and personal lives. It feels heartening to have the full CHAC team back together again as we plan for the year to come.

Sarah Sedge,
Chair of Cheetham Hill Advice Centre

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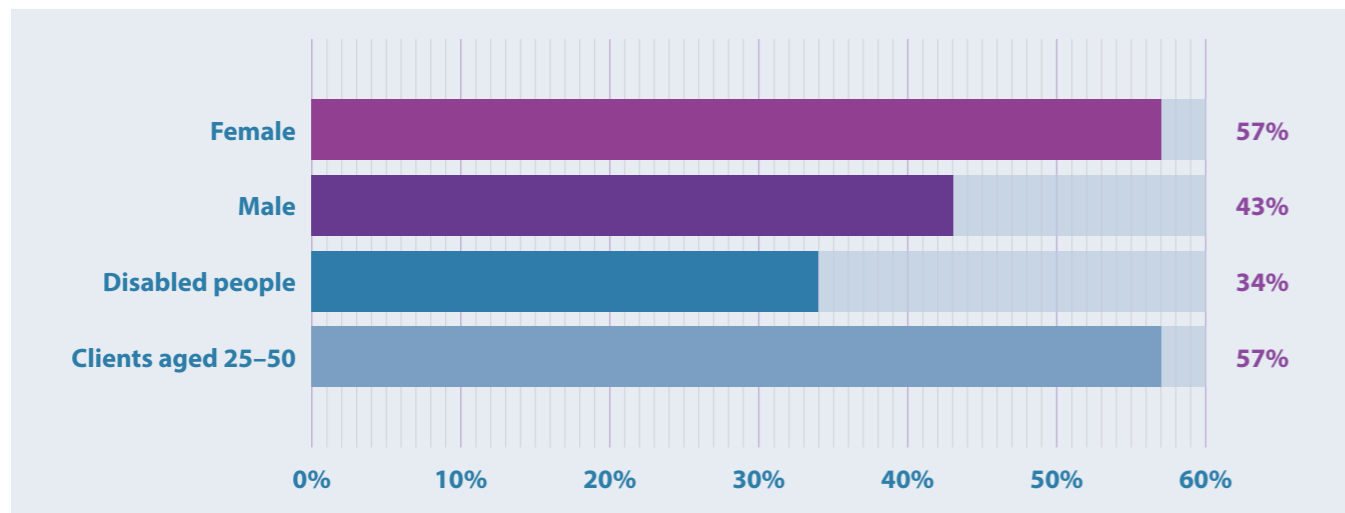
Advice Service

During the last year Cheetham Hill Advice Centre have helped 1,481 new clients with 3,248 cases. Throughout the year we have helped our clients claim £1.2 million in additional

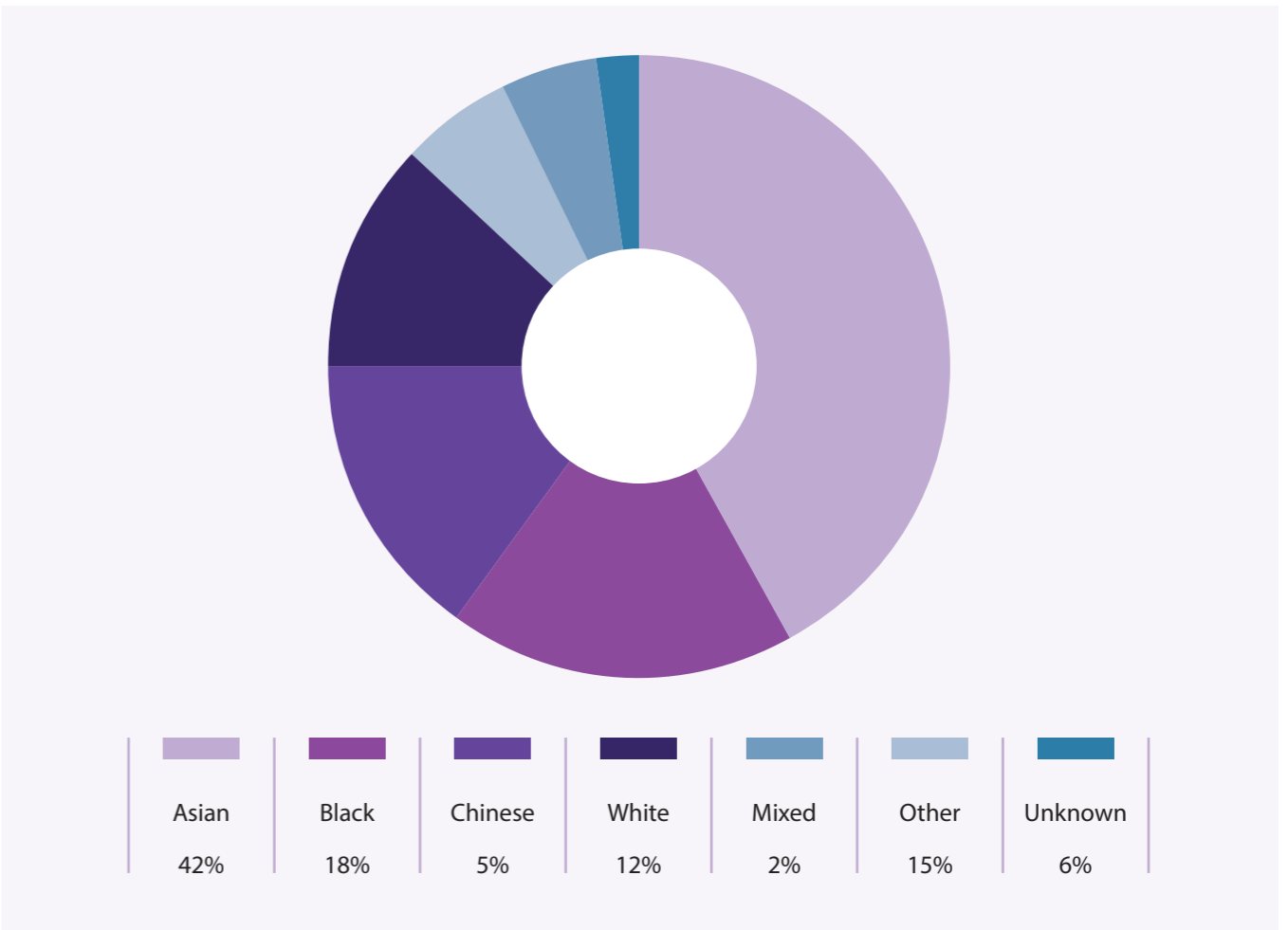
and new benefit claims. We have also helped 113 clients manage debts and successfully helped with debts worth £148,498. .

£1.2 million in additional income

Key statistics



Ethnic origin (%)



I don't understand how benefits work. The CHAC advisor explained things to me on the phone and did applications for me on the internet. She made the service work even though there is the pandemic. It's been very good that I haven't needed to leave the house as that is safer for me.



Who we helped

CHAC has always helped residents who have less stability and fewer resources than others. Many of these people came to us for help in the last year. This included people working in the gig economy, people on zero hour contracts and those in work that requires close contact with the public. This includes many jobs severely impacted by lockdown and Covid infections such as taxi drivers, care workers, restaurant work, deliveries and warehouse work, meat processing and retail. Many of the people who came to us had no guaranteed work and no access to sick pay.

In the last year CHAC also saw a new cohort of people. These are people from our community who are not familiar with the benefits system and have never needed to come to us for help before.

Many people found the system confusing and disorientating and appreciated the extra time we were able to take to explain their entitlement and show them how to keep official agencies updated with essential information.

Advice Issues

Welfare benefits

Over 946 people were successfully helped with their benefits to make a new claim or help with an existing claim. Many people have seen the pandemic exasperate their health conditions, and we have helped 226 clients complete either Disability Living Allowance, Personal Independence Payment or Attendance Allowance benefit forms.

Many people needed to claim Universal Credit for the first time. 17% of all welfare benefit cases were helping people with Universal Credit, this included making new applications, ensuring people could navigate the systems and dealing with issues arising from claims.

Throughout the year we have helped our clients claim £1.2 million in additional and new benefit claims. This money enabled people to buy food, pay for increased utility costs caused by remote schooling and to keep any debt to an affordable level.

Essential items

Over the past year we have successfully helped 60 individual people apply for charity grants. Covid meant that many people needed more help than usual to buy essentials such as school uniforms, tablets and mobile phones for their children's education. This included applying for help with school uniforms, clothing, fridges, tablets and sim cards. This helped smooth the financial burden for families pressured by Covid. In total we have successfully applied for £4,942 in grant money and have helped 26 families with new school uniforms.



At CHAC I have met new people, I can use my language skills, learn to solve problems for others and get to be part of a friendly environment.



Immigration

The rules around EU Citizens after Brexit had all been set out and we helped over 100 clients with settlement in the UK or applying for a British Passport to ensure they were not caught out by the changes. We also advised people who had no recourse to public funds as a condition of either their immigration or asylum status. This meant people were able to keep a roof over their heads and feed their families during the first lockdown when many jobs disappeared.

Housing

The new rules introduced for Covid meant homes were being used in every aspect of life by full families, they were also used as schools and offices. Over the year we helped 113 people with housing issues. Over a quarter of the people we helped were facing issues of disrepair and harassment from their landlords and we had 20 clients who were facing homelessness that we helped to ensure they had a roof over their head and a safe environment.

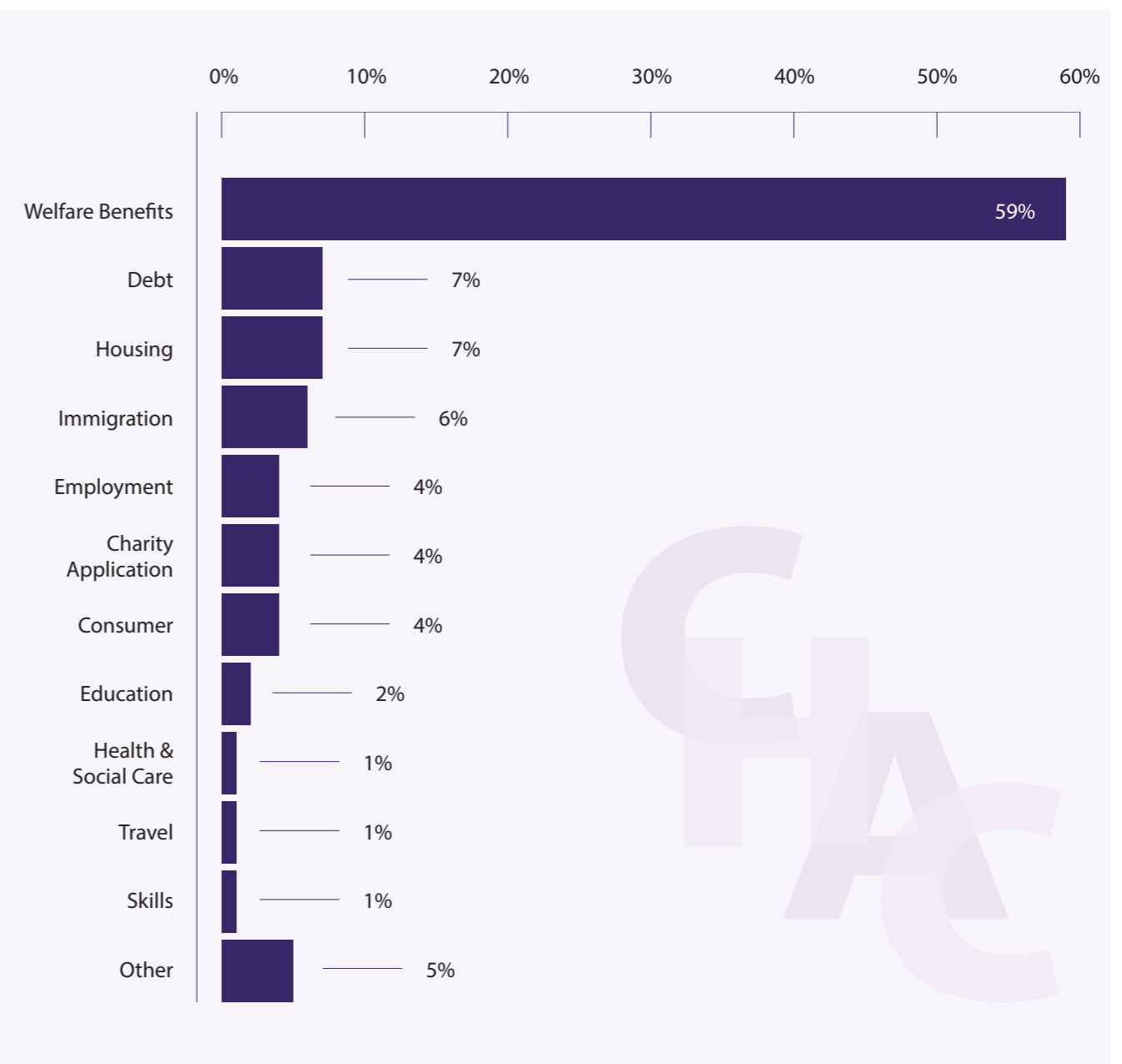
Self-employed
Furlough Internet
Redundancy Isolation
Utilities Wages
Sick pay Shielding
Income Food
Universal Credit Brexit
Lockdown
Deliveries Health Care



The advisor has looked at my financial affairs, on my behalf and with my permission. She has accessed benefits for us and talked to utilities suppliers and my employer. She has applied for funding to replace our fridge and oven which have broken and given us a tablet for our children to help with their school work. I like to think of myself as a capable person but I couldn't have done that at the moment. My stress has really reduced due to the caring, professional support they have given. And my confidence in coping in the future has increased.



Advice type (%)



Changes and Adaptations

The last twelve months have been a year of innovation, adaptation and co-design. The year started with the UK under lockdown restrictions and with the service needing to be provided remotely. The staff team at CHAC designed a rota and the systems needed to keep the service open and essential help available to those who needed it.

The biggest problem that CHAC faced was how to ensure the service was accessible to the residents who needed help at this critical time. CHAC's biggest challenge was how to provide a service to residents who have English as an additional language, who often have no computer, no telephone credit, no email, no printer, no scanner and often little access to trusted official information.

The CHAC team pulled together a list of residents who might benefit from a friendly call and began proactively contacting people in the community. CHAC is in a very privileged position in being such a trusted part of the community. People share with us when they have just had a baby, when they have had a bereavement, any diagnosis of long term health conditions and Disability they have and if they are carers. This meant our team were able to speak to people who we knew were likely to be impacted by Covid, lockdown and shielding.



CHAC's team spoke to community members to understand how to keep access to the service accessible. Many residents told us that they don't have computers but that they do have mobile phones with text and WhatsApp. Many residents use WhatsApp in particular to keep in touch with family back home cheaply.

The resulting co-design led to a number of key improvements which meant that everyone could make contact when needed. These included having a text number available, having a dedicated email address for residents, redesigning the rota so that advice was available in ten languages as well as via translation, accepting photos of document shared by WhatsApp, posting out all documents with stamped addressed envelopes for return, a staff presence in the building so documents posted through the door could be scanned onto the system quickly, offering to make all calls so that residents were not paying for the calls and offering appointments over the phone, via Skype and over WhatsApp.



For the first time in my life I found myself out of a job, I was made redundant due to the effects of Covid. I was unsure where to turn, after researching I contacted Cheetham Hill Advice Centre, who helped me with an application for New Style Job Seekers Allowance, Universal Credit and help with my Council Tax. I immediately felt less anxious and I was able to meet my financial commitments thanks to the help I received.



CHAC also fundraised money from the National Lottery Community Fund for partnership work in North Manchester. This work funded nine organisations and led to increased referrals and coordinated support. This funding also led to 62 electronic devices being given to North Manchester residents for free. Devices distributed included smart phones, laptops and tablets as well as pre-paid SIM cards and dongles. This made it easier for isolated and digitally excluded people to connect with services as well as friends and family. North Manchester residents helped us so much in setting up our remote working access and we are grateful for the knowledge and expertise they have shared. We are very grateful for the patience they showed us as we worked around the bumps in all of the new ways of working.

We are also appreciative of the openness with which people have allowed us to guide them through different governmental on-line applications and processes. Much of this learning will have a longer term impact, as residents will be able to manage digital processes like the Universal Credit on-line journal system independently in the future.

The last year has definitely taught us that Cheetham Hill Advice Centre is not a building. It is the staff team, our volunteers, the community, our partners, our funders and all the individuals and families who work with us. The co-design work we have completed over the last year will mean that we can all achieve so much more together in the future - and the positive impact of the last twelve months will be felt for years to come.

5 Involve residents in designing new communication channels and solutions

4 Advice in ten languages

3 Health information shared on Twitter

2 Accept documents via Whatsapp

1 Teach residents how to use the Universal Credit System

6 Text updates

7 Provide phones and SIM cards

8 Help set up email accounts

9 Residents very patient with us



The Queens Award for Voluntary Service

In June 2020 Cheetham Hill Advice Centre was awarded The Queen's Award for Voluntary Service. This award for voluntary service is the highest award given to volunteer groups across the UK and was conferred to Cheetham Hill Advice Centre for its work providing advice, help and support to people in Cheetham, Crumpsall and across Manchester.

The award was granted in recognition of CHAC's outstanding voluntary work in the community and in recognition of the huge impact that volunteers have had through their work at Cheetham Hill Advice Centre. Volunteers have been central to the work at CHAC and have been a key part of the running of the charity throughout its 43 year existence - including in formally registering as a charity in 1978.

At the point of the assessment for the award there were more than three times as many volunteers as staff at Cheetham Hill Advice Centre. CHAC's oldest volunteer is 63 and he is a volunteer advisor who speaks English and Yoruba. The volunteer who speaks most languages is a 26 year old woman who speaks English, Urdu, Kashmiri, Punjabi and Spanish. Former volunteers have gone on to become paid staff and even long serving trustees. The longest serving frontline volunteers have been volunteering for 8 years and the longest serving Trustee has been on the Board for 28 years.

The award was made in recognition of all the hard work and dedication that volunteers, trustees and community supporters have provided. It is this commitment and dedication that has enabled the charity to survive through difficult times and has allowed the charity to serve the people of the community for the last 42 years.

CHAC would like to thank all the people who have donated their time for free. We have appreciated the knowledge, energy, commitment, lived experience, skills and expertise you have all brought. CHAC would also like to thank the Office of the Greater Manchester Lieutenancy for the assessment process and the Department of Digital, Culture, Media and Sport for this recognition.



The advisor has been very patient and I've learnt how to do applications. Now I can fill in a form myself, then get the advisor to check it for me. I feel like the advisor cares for me and that I have support with everything. That gives me confidence and I feel warm inside.



I have always been in work and provided for my family. My wife also works and we have been fortunate never to fall upon hard times until now. Last year we experienced a very traumatic event and became unable to work. I was in a fragmented, broken place and unable to do the usual day to day things. The usual emotional support services I might have used have not been available due to Covid. We got into real financial difficulties. I contacted CHAC a couple of months ago. From the time of first contact all the way through, the empathy, the support, the understanding, the help from the advisor and other staff has been absolutely amazing.



CHAC is a living institute to me and my second home. I learn everyday a new valuable skill and knowledge that I can pass on and deliver to my community. I am being cared for, pampered and valued at CHAC.



My wife caught Covid just before giving birth and she ended up in hospital for several months. My world had been turned upside down, I was in turmoil. I contacted CHAC and they not only provided me with reassurance and kind words they helped me claim Child Benefit and disability benefits for my wife, they helped me contact prepare for my wife being discharged from hospital to ensure we had round the clock care and adaptations made. Without CHAC's help and support I do not know how I would have coped.





Cheetham Hill Advice Centre

A copy of our full accounts is available from the Centre upon request

Independent Account Examiners

Community Accountancy Service
The Grange
Pilgrim Drive
Manchester
M11 3QR

Finance and Administration Officers in the financial year

Karin Stamp and Nadia Erdenesuren

IT Support

Bytesize

Banker

Co-operative Bank
1 Balloon Street
Manchester

Partners

Abraham Moss Warriors, Citizens Advice Manchester, Communities for All, Ethnic Health Forum, Greater Manchester Immigration Aid Unit, New Testament Church of God, Manchester Mind, Manchester Refugee Support Network, Saheli, Shelter, Trinity/8th Day Arts, Wai Yin, Women Asylum Seekers Together and 4CT

Funding

Our main Funding comes from The National Lottery Community Fund, Manchester City Council and The Henry Smith Charity

Cheetham Hill Advice Centre

1 Morrowfield Avenue
Cheetham Hill
Manchester
M8 9AR

T 0161 740 8999

F 0161 740 9231

E office@cheethamadvice.org.uk

OISC registration number: N201100029

Registered Charity Number 1136328 | Company number 7253445

CHEETHAM HILL ADVICE CENTRE

COMPANY REGISTRATION NO: 7253445

(England)

CHARITY REGISTRATION NO: 1136328

**FINANCIAL STATEMENTS FOR THE YEAR ENDED
30TH MARCH 2021**

Community Accountancy Service Ltd.
The Grange,
Pilgrim Drive, Beswick,
Manchester,
M11 3TQ.

CHEETHAM HILL ADVICE CENTRE

FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2020

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8	Statement of Financial Activities
9	Balance Sheet
10	Statement of Cash Flows
11 - 17	Notes to the Accounts

CHEETHAM HILL ADVICE CENTRE

Report of the Trustees for the Year Ended 30th March 2021

The trustees present their annual directors' report and financial statements of the charity for the year ended 30th 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 the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Reference and administrative information

Charity Name: Cheetham Hill Advice Centre

Charity Number: 1136328

Company No: 7253445

Directors and trustees

The directors of the charitable company (the charity) are its trustees for the purpose of charity law. The trustees and officers serving during the year and to the date of filing were as follows:

Sarah Sedge

Andrew Alexander Gridley

Khouloud Azzouni

Mary Atkinson

Revd. Sarah Fletcher

Tracy Langton

Amer Salam

Val Bayliss-Brideaux

Mohammed Ali (appointed 16th November 2020)

Jane Eberhart (appointed 16th November 2020)

Guy Johnson (appointed 16th November 2020)

Herbert McKenzie (appointed 16th November 2020)

Key management personnel: Trustees and Directors

Sarah Sedge Chair of Trustees

Guy Johnson Treasurer (appointed 16th November 2020)

Senior managers

Sinéad O'Connor

Registered Office

1-3 Morrowfield Avenue, Manchester, M8 9AR

CHEETHAM HILL ADVICE CENTRE

Independent Examiners

Community Accountancy Service Limited
The Grange, Pilgrim Drive
Beswick, Manchester, M11 3TQ

Bankers

Cooperative Bank plc, 70-72 Cross Street, Manchester, M2 4JG
CAF Bank, 25 Kings Hill Avenue, West Mailing, Kent, ME19 4JQ

Objectives and activities

The purposes of the charity are to promote any charitable purpose for the benefit of residents of the City of Manchester, but primarily for the benefit of the community in Cheetham and Crumpsall and in particular the advancement of education, the furtherance of health, the relief of poverty, distress and sickness.

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's aims and objectives, in planning future activities, and setting the policies for the year.

The charity furthers its charitable purposes for the public benefit through the provision of quality assured social welfare advice, information and support, to enable residents to lift themselves out of poverty, and to improve their quality of life and general health and wellbeing. It increases the capabilities of individuals through running a volunteer development programme, recruiting and training a diverse group of local people to ensure services are culturally and linguistically appropriate and accessible, and it increases the capabilities of other organisations by running outreach services, by offering training to their volunteers, and by providing them with a consultancy advice service.

Structure, governance and management

Cheetham Hill Advice Centre is a company limited by guarantee governed by its Memorandum and Articles of Association dated 13th May 2010. It is registered as a charity with the Charity Commission (dated 14th June 2010).

Appointment of trustees

As set out in the Articles of Association trustees are elected annually by the members of the charitable company attending the Annual General meeting, with the officers being elected from the Board. The number of trustees shall not be less than three but (unless otherwise determined by ordinary resolution) shall not be subject to any maximum.

Trustee induction and training

New trustees are given a formal induction from the Manager that includes an overview of the charity's activities and funding as well as copies of all the relevant written policies, and provided with access to external training to further develop their knowledge of trustee roles and responsibilities.

CHEETHAM HILL ADVICE CENTRE

Organisation

The board of trustees administers the charity. The board normally meets monthly, with a break in August. A Manager is appointed by the trustees to manage the day-to-day operations of the charity.

Related parties and co-operation with other organisations

None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee or senior manager with any service providers must be disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. In the current year such related party transactions are reported in Note 10.

A review of our achievements and performance

From April 2020 to March 2021 we resolved 3248 cases for 1481 individuals and families throughout the year. We managed debt worth £148,498 and raised an additional £1.2 million in income for people (£1,217,818 in total). As of 30th March 2021 we had 1577 cases open for 893 people.

The service began working remotely from 30 March 2020. The charity has operated throughout the pandemic with not one day of service delivery missed. A large amount of work was carried out in the first quarter of the financial year. Digital access points were developed and people were helped to begin using multiple ways to communicate with the charity and official agencies.

The charity spent the first quarter of the financial year responding to the challenges posed to the community by the start of the Covid-19 pandemic, the resulting lockdown and economic impact. The charity also worked with local partners to combat misinformation in the community and to share accurate information about safety and health. This continued throughout the year as information about the vaccine programme and the testing regime became available. The charity was able to combine its existing relationships of trust to speak directly with people as well as using online methods to reach others with access to digital information.

CHEETHAM HILL ADVICE CENTRE

Financial review

Trustees conducted their annual and business financial reviews in April 2020. These were also revisited in July 2020 to ensure a robust management in light of the changed operating environment caused by the Covid pandemic. A full review of the charity's three-year business plan began in February 2021.

Core funding comes from Manchester City Council via a sub-contract with Citizens Advice Manchester. This partnership work involves Cheetham Hill Advice Centre working alongside Citizens Advice Manchester and Shelter to deliver Manchester's citywide advice contract. This contract is from Manchester City Council and is managed by the Directorate for Commissioning. The current contract provides income for Cheetham Hill Advice Centre until 2022 with the possibility of a further extension until 2024.

In the past year, we worked with local partners in North Manchester to provide a place-based response to the Covid pandemic and the impact of lockdown and economic reduction. We fundraised £99,431 of Government funding from the Coronavirus Community Support Fund, distributed by The National Lottery Community Fund. This funding was shared amongst eight partners and ourselves. The income raised was used to increase capacity and improve safety across the partnership as well as funding some resources directly for the community. This work was independently evaluated highlighting the impact of this essential work on local residents, in the community and within the partner organisations.

Other key funders over the past year have been The National Lottery Community Fund Reaching Communities programme, the Henry Smith Charity, A Manchester City Council 'Our Manchester Voluntary and Community Sector grant', the Peter Kershaw Trust and the John Grant Davies Trust. We worked with Women Asylum Seekers Together (WAST) to deliver work funded by The Spotlight Fund. We received short-term funding to deliver specific responses to Covid via Greater Manchester Mental Health NHS Foundation Trust's Manchester Wellbeing Fund and the We Love Mcr Charity.

Investment powers and policy

The trustees, having regard to the liquidity requirements of operating the charity, have kept available funds in an interest bearing deposit account.

CHEETHAM HILL ADVICE CENTRE

Reserves policy and going concern

The balance held in unrestricted reserves at 30th March 2021 was £101,899 of which £100,967 are free reserves, after allowing for funds tied up in tangible fixed assets.

The trustees wrote an 18 month budget to ensure the charity is financially robust during the next two years and would be able to respond to significant changes while still keeping a minimum of three month's unrestricted reserves.

Having regard to the budget the trustees consider that the charity is a going concern. The charity's reliance on grant funding is managed through a flexible approach to staffing, with employees redeployed across to other projects wherever possible if one funding stream ends and new funding is brought on stream.

Risk management

The trustees conducted a review of the charity's Risk Management Policy in May 2020. This identified the major risks to which the charity is exposed and systems established to mitigate those risks. The risk management plan was also reviewed in May 2020. The charity reviewed their business plan and have written a three year plan for 2021-2024.

Plans for future periods

The charity has developed a fundraising strategy and is working to bolster services for the increased need that they know is growing in the community. They have also begun working with businesses to develop ways for companies to support the charity via the provision of pro bono services.

The charity has identified the funds to improve resilience in communications and IT access along with building improvements in the advice centre. This has led to a list of improvements that will be delivered on a priority basis over the next financial year.

The charity has developed further partnerships in order to ensure residents in other parts of Manchester can access face-to-face advice services. This has included working with organisations and groups who are well placed to provide service complementary to the work of Cheetham Hill Advice Centre within the local area and across Manchester

CHEETHAM HILL ADVICE CENTRE**Trustees responsibilities in relation to the financial statements**

The charity trustees (who are also the directors of Cheetham Hill Advice Centre 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 principles and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is appropriate 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 taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the board of trustees

Sarah Sedge - Chair

Date: 27th October 2021

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CHEETHAM HILL ADVICE CENTRE

I report on the accounts of the company for the year ended 30th March 2021, which are set out on pages 8 to 17.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is required by company law to prepare accrued accounts and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act ;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

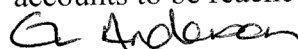
Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006, ; and
 - with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



EL Anderson MA FCA CTA,
Community Accountancy Service Ltd,
The Grange, Pilgrim Drive,
Beswick, Manchester, M11 3TQ
Date: 27th October 2021

BALANCE SHEET AS AT 30 MARCH 2021

Registration Number: 7253445

	NOTES	2021		2020	
		£	£	£	£
FIXED ASSETS					
Tangible Fixed Assets	11		2,704		1,940
CURRENT ASSETS					
Debtors & Prepayments	12	24,738		8,316	
Cash at Bank & In Hand		<u>190,069</u>		<u>169,601</u>	
		<u>214,807</u>		<u>177,917</u>	
LIABILITIES:					
Amounts falling due within one year	14	<u>(79,107)</u>		<u>(72,191)</u>	
		<u>(79,107)</u>		<u>(72,191)</u>	
<i>Client Account:</i>					
Client Ledger		(285)		(285)	
Cash at Bank		<u>285</u>		<u>285</u>	
		<u>-</u>		<u>-</u>	
NET CURRENT ASSETS			135,700		105,726
TOTAL NET ASSETS			<u>138,404</u>		<u>107,666</u>
THE FUNDS OF THE CHARITY					
Unrestricted Reserves	17		101,899		93,208
Restricted Reserves	17		<u>36,505</u>		<u>14,458</u>
TOTAL CHARITY FUNDS			<u>138,404</u>		<u>107,666</u>

For the year in question the company was entitled to the exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

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

Approved on behalf of the Board

) Trustee

Guy Johnson

) Trustee

Sarah Sedge

Date: 27th October 2021

The notes on pages 11 to 17 form part of these accounts.

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDING 30TH MARCH 2021
(INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

	Notes	Unrestricted Funds £	Restricted Funds £	Year Ended 30.03.21 Total Funds £	Year Ended 30.03.20 Total Funds £
INCOME FROM:					
Donations and Legacies		1,177	-	1,177	1,225
Investment Income		8	-	8	27
Other Trading Activities	5	(667)	-	(667)	2,434
Charitable Activities	4	64,850	299,519	364,369	218,305
Other Income		82	-	82	-
TOTAL		<u>65,450</u>	<u>299,519</u>	<u>364,969</u>	<u>221,991</u>
EXPENDITURE ON:					
Raising Funds	6	(1,251)	-	(1,251)	(1,356)
Charitable Activities	7	(54,178)	(278,802)	(332,980)	(223,745)
TOTAL		<u>(55,429)</u>	<u>(278,802)</u>	<u>(334,231)</u>	<u>(225,101)</u>
NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR BEFORE TRANSFERS					
		10,021	20,717	30,738	(3,110)
TRANSFER BETWEEN FUNDS					
	16	(1,330)	1,330	-	-
NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR AFTER TRANSFERS					
		8,691	22,047	30,738	(3,110)
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		93,208	14,458	107,666	110,776
TOTAL FUNDS CARRIED FORWARD	16	<u>101,899</u>	<u>36,505</u>	<u>138,404</u>	<u>107,666</u>

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

The notes on pages 11 to 17 form part of these accounts.

STATEMENT OF CASH FLOWS FOR THE YEAR ENDING 30th MARCH 2021

RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH
FLOW FROM OPERATING ACTIVITIES

	2021	2020
	£	£
Net movement in funds	30,738	(3,110)
Add back depreciation	1,886	3,336
Deduct investment income	(8)	(27)
Decrease/(increase) in debtors	(16,422)	17,317
Increase/(decrease) in creditors	6,916	45,011
Net cash used in operating activities	<u>23,110</u>	<u>62,527</u>
Cash flows from investment activities:		
Interest	8	27
Purchase of fixed assets	(2,650)	(1,854)
Net cash provided by investing activities	<u>(2,642)</u>	<u>(1,827)</u>
Increase/(decrease) in cash and cash equivalents during the year	20,468	60,700
Cash and cash equivalents brought forward	169,601	108,901
Cash and cash equivalents carried forward	<u><u>190,069</u></u>	<u><u>169,601</u></u>

1. ACCOUNTING POLICIES**(a) Basis of preparation and assessment of going concern**

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011. The charity constitutes a public benefit entity as defined by FRS 102. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

(b) Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There were 12 restricted funds during the year. Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion have created a fund for a specific purpose. Further details of each fund are disclosed in note 16.

(c) Income recognition

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably. Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period. Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank. Operating income represents grants, contracts, secondment fees and sundry income receivable.

(d) Expenditure Recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

(e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

(f) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees together with an apportionment of overhead and support costs. Governance costs and support costs relating to charitable activities have been apportioned based on staff time and facilities used in each activity. The allocation of support and governance costs is analysed in note 8.

(g) Charitable Activities

Costs of charitable activities include governance costs and an apportionment of support costs as shown in Note 7.

(h) Tangible fixed assets and depreciation

Fixed assets are included in the accounts at net book value. Additions of a single item or a group of similar assets exceeding £500, are capitalised at cost (valuation for donated assets).

Depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets over their estimated useful lives as follows:-

Computer	33.33% on cost
Office Equipment & Fittings	25% on cost

(i) Taxation

The organisation is exempt from income tax by reason of its charitable status. Income tax suffered on investment income is reclaimed in full. The Charity is not currently registered for VAT.

(j) Pensions

The trustees implemented an auto enrolment pension scheme from June 2016. The charity has no liability beyond making its contributions and paying across the deductions for the employee's contributions. Costs are charged to expenditure in the period incurred.

(k) Contingent liabilities

A contingent liability is identified and disclosed for those transactions resulting from a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control.

(l) Debtors

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

(m) 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 the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 NET INCOME FOR THE YEAR

This is stated after charging:

Depreciation - owned assets
Independent Examiners Fees
Other financial services

	2021	2020
	£	£
	1,886	3,336
	975	975
	1,081	1,249

3 TAX ON SURPLUS ON ORDINARY ACTIVITIES

(See taxation policy note above)

	-	-
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4 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2021	Unrestricted Funds	Restricted Funds	Total 2020
	£	£	£	£	£	£
<i>Grants:</i>						
Henry Smith Charity	-	49,800	49,800	-	6,934	6,934
National Lottery - Reaching Communities	-	128,523	128,523	-	127,642	127,642
National Lottery Covid	-	99,431	99,431	-	-	-
Peter Kershaw Trust	-	-	-	-	4,000	4,000
MCC - Wellbeing	-	500	500	-	-	-
Love Manchester	-	2,872	2,872	-	-	-
Our Manchester VCE Grant	-	18,393	18,393	-	18,393	18,393
<i>Contracts:</i>						
CAB - advice services	58,349	-	58,349	56,650	-	56,650
Other - advice services	6,501	-	6,501	4,686	-	4,686
	64,850	299,519	364,369	61,336	156,969	218,305

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2021 (cont...)

5 INCOME FROM OTHER TRADING ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Unrestricted Funds £	Restricted Funds £	Total 2020 £
Contribution to Office Facilities	(667)	-	(667)	1,934	-	1,934
Talks and Presentations	-	-	-	500	-	500
Fundraising Events	-	-	-	-	-	-
	<u>(667)</u>	<u>-</u>	<u>(667)</u>	<u>2,434</u>	<u>-</u>	<u>2,434</u>

6 COST OF RAISING FUNDS

	£	£	£	£	£	£
Employment Costs	858	-	858	766	-	766
Rent, Rates and Insurance	81	-	81	86	-	86
Heat, Light & Water	181	-	181	133	-	133
Repairs and Maintenance	86	-	86	255	-	255
Cleaner & Cleaning Materials	45	-	45	116	-	116
	<u>1,251</u>	<u>-</u>	<u>1,251</u>	<u>1,356</u>	<u>-</u>	<u>1,356</u>

7 EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Charitable Activities				
Employment Costs	48,434	142,444	190,878	169,428
External Evaluations	1,875	4,525	6,400	-
Recruitment	300	400	700	454
Project Partners	-	85,168	85,168	-
Interpreting	-	389	389	-
Client expenses	-	169	169	-
Staff Training	272	796	1,068	-
Staff Travel	-	-	-	266
Staff Welfare	-	-	-	25
DBS Checks	-	15	15	244
Volunteer Expenses	-	38	38	458
Volunteer Training	-	-	-	1,506
Volunteer Travel	-	-	-	1,247
Support Costs	1,374	44,363	45,737	40,184
Governance Costs	1,923	495	2,418	9,933
	<u>54,178</u>	<u>278,802</u>	<u>332,980</u>	<u>223,745</u>
			278,802	161,154
Restricted Funds			54,178	62,591
Unrestricted Funds			<u>332,980</u>	<u>223,745</u>

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2021 (cont...)

8 ALLOCATION OF GOVERNANCE AND SUPPORT COSTS

	<i>Basis of Apportionment</i>	General Support £	Governance £	Total 2021 £	Total 2020 £
Support Costs					
Employment Costs	<i>Staff Time</i>	17,153	-	17,153	14,544
Rent, Rates and Insurance	<i>Space Used</i>	1,537	-	1,537	1,640
Heat, Light & Water	<i>Space Used</i>	3,435	-	3,435	2,520
Repairs and Maintenance	<i>Space Used</i>	1,638	-	1,638	4,852
Cleaner & Cleaning Materials	<i>Space Used</i>	852	-	852	2,211
Computer Maintenance & Software	<i>Space Used</i>	3,938	-	3,938	3,031
Minor Equipment	<i>Space Used</i>	420	-	420	346
Printing and Stationery	<i>Staff Time</i>	1,871	-	1,871	2,605
Telephone and Post	<i>Staff Time</i>	5,397	-	5,397	3,710
Publications and Subscriptions	<i>Staff Time</i>	1,900	-	1,900	1,613
Professional Indemnity Insurance	<i>Staff Time</i>	2,571	-	2,571	2,040
Depreciation	<i>Staff Time</i>	1,886	-	1,886	3,336
Room Hire	<i>Staff Time</i>	-	-	-	787
PPE		2,058	-	2,058	-
Bank Charges		-	-	-	4
Sundries		-	-	-	7
Consultancy		-	948	948	3,863
Management Committee & AGM Expenses		-	495	495	784
Accountancy & Payroll		1,081	975	2,056	2,224
		<u>45,737</u>	<u>2,418</u>	<u>48,155</u>	<u>50,117</u>

9 STAFF NUMBERS AND COSTS

	2021 £	2020 £
Wages and Salaries	193,944	171,471
Social Security Costs	11,349	10,335
Pension Costs	3,596	2,932
	<u>208,889</u>	<u>184,738</u>

The charity employed 11 staff during the year, with an average of 9.

The average number of employees, as a full time equivalent was:

Management & Administration	2	2
Provision of Services	5	5
	<u>7</u>	<u>7</u>

The charity considers its key management personnel comprises the trustees and manager. The total employment benefits, including employer pension contributions of the key management personnel was £25,738 (previous year: £24,965), No employees has benefits in excess of £60,000 (2020: none).

10 TRUSTEES' REMUNERATION AND EXPENSES

No remuneration was paid or payable directly or indirectly out of the funds of the charity during the year to any trustees or to any persons known to be connected with any of them.

No reimbursement of expenses has been made or is due to be made to any of the non-executive trustees in respect of the period.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2021 (cont...)

11 TANGIBLE FIXED ASSETS

	Furniture & Equipment £	Computer Equipment £	Total £
COST			
At 31 March 2020	9,177	9,853	19,030
Additions	1,009	1,641	2,650
Disposals			-
At 30 March 2021	<u>10,186</u>	<u>11,494</u>	<u>21,680</u>
DEPRECIATION			
At 31 March 2020	8,707	8,383	17,090
Charge for Period	487	1,399	1,886
Disposals			-
At 30 March 2021	<u>9,194</u>	<u>9,782</u>	<u>18,976</u>
NET BOOK VALUE			
At 30 March 2021	<u>992</u>	<u>1,712</u>	<u>2,704</u>
At 30 March 2020	<u>470</u>	<u>1,470</u>	<u>1,940</u>

12 CAPITAL COMMITMENTS

	2021 £ nil	2020 £ nil
Contracted but not provided for		

13 DEBTORS

	£	£
Other Debtors	16,172	666
Accrued Income	4,721	4,721
Prepayments	3,845	2,929
	<u>24,738</u>	<u>8,316</u>
Restricted Funds	16,090	5,726
Unrestricted Funds	8,648	2,590
	<u>24,738</u>	<u>8,316</u>

14 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	£	£
Deferred Income	76,117	67,369
Other Creditors	919	2,937
Other Taxes	150	150
Accruals	1,921	1,735
	<u>79,107</u>	<u>72,191</u>
Restricted Funds	77,324	70,165
Unrestricted Funds	1,783	2,026
	<u>79,107</u>	<u>72,191</u>

15 DEFERRED INCOME

	£	£
Deferred income comprises grants paid in advance.	67,369	23,271
Balance brought forward as at 31st March	(67,369)	(23,271)
Amount released to income earned from charitable activities	76,117	67,369
Amount deferred in year	76,117	67,369
Balance carried forward as at 30th March	<u>76,117</u>	<u>67,369</u>

All deferred income is restricted.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2021 (cont...)

16 ANALYSIS OF CHARITABLE FUNDS

	Balance at 31 March 2020	Incoming	Transfers	Outgoing	Balance at 30 March 2021
	£	£	£	£	£
RESTRICTED FUNDS					
Lloyds TSB Foundation	2,713				2,713
NW Legal Services Trust	1,092	-		-	1,092
John Grant Davies Trust	464	-		(52)	412
Henry Smith Charity	2,323	49,800		(36,649)	15,474
National Lottery - Reaching Communities	(1,134)	128,523		(119,005)	8,384
National Lottery Covid	-	99,431		(99,431)	-
Peter Kershaw Trust	5,777	-		-	5,777
MCC - Wellbeing	-	500		(169)	331
Love Manchester	-	2,872		(2,872)	-
Our Manchester VCE Grant	405	18,393	795	(19,593)	-
Arcon Housing	1,500	-		-	1,500
Capital:					
DWP (Access to Work)	258	-		(235)	23
Our Manchester VCE Grant	1,060	-	535	(796)	799
	<u>14,458</u>	<u>299,519</u>	<u>1,330</u>	<u>(278,802)</u>	<u>36,505</u>
<i>Unrestricted Funds:</i>					
General	93,208	65,450	(1,330)	(55,429)	101,899
<i>Total Unrestricted Funds:</i>	<u>93,208</u>	<u>65,450</u>	<u>(1,330)</u>	<u>(55,429)</u>	<u>101,899</u>
TOTAL	<u>107,666</u>	<u>364,969</u>	<u>-</u>	<u>(334,231)</u>	<u>138,404</u>
Previous Year	Balance at 31 March 2019	Incoming	Transfers	Outgoing	Balance at 30 March 2020
	£	£	£	£	£
RESTRICTED FUNDS					
Lloyds TSB Foundation	2,713				2,713
United Utilities	243			(243)	-
NW Legal Services Trust	3,436			(2,344)	1,092
John Grant Davies Trust	464				464
Henry Smith Charity	2,540	6,934		(7,151)	2,323
National Lottery - Reaching Communities	(1,109)	127,642		(127,667)	(1,134)
Peter Kershaw Trust	3,482	4,000		(1,705)	5,777
Our Manchester VCE Grant	2,810	18,393	(1,327)	(19,471)	405
Arcon Housing	1,500				1,500
Capital:					
Arcon Housing	334			(334)	-
DWP (Access to Work)	493			(235)	258
Our Manchester VCE Grant	351		1,327	(618)	1,060
Big Lottery - Reaching Communities	1,386			(1,386)	-
	<u>18,643</u>	<u>156,969</u>	<u>-</u>	<u>(161,154)</u>	<u>14,458</u>
<i>Unrestricted Funds:</i>					
General	92,133	65,022	-	(63,947)	93,208
<i>Total Unrestricted Funds:</i>	<u>92,133</u>	<u>65,022</u>	<u>-</u>	<u>(63,947)</u>	<u>93,208</u>
TOTAL	<u>110,776</u>	<u>221,991</u>	<u>-</u>	<u>(225,101)</u>	<u>107,666</u>

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2021 (cont...)

Purpose of funds:-

Lloyds TSB Foundation
 The John Grant Davies Trust
 NW Legal Services Trust
 Henry Smith Charity
 National Lottery - Reaching Communities

National Lottery Covid
 Peter Kershaw Trust
 MCC - Wellbeing
 Love Manchester
 Our Manchester VCE Grant

Mcr & Warrington Area Quaker Meeting
 Talisman Charitable Trust
 Arcon Housing

Contribution towards:

- towards the salary of a senior case worker
 - towards volunteer expenses
 - towards follow-on training costs for volunteers
 - towards the Advice Service
 - towards the Advice Service, includes future depreciation of £738
 - towards Steps for Survival project partnership
 - towards organisational review and consultation
 - towards mobiles & tablets for clients
 - towards extra staff assistance
 - towards supporting volunteers and the Advice Service. This grant is fully spent, the remaining balance represents future depreciation.
 - towards the Advice Service
 - Client welfare
 - towards volunteer expenses & equipment

17 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets £	Net Current Assets £	2021 Total £	Fixed Assets £	Net Current Assets £	2020 Total £
Restricted Funds	1,772	34,733	36,505	1,530	12,928	14,458
Unrestricted	932	100,967	101,899	410	92,798	93,208
	<u>2,704</u>	<u>135,700</u>	<u>138,404</u>	<u>1,940</u>	<u>105,726</u>	<u>107,666</u>

18 COMPANY STATUS

The company is limited by guarantee and has no share capital. All members have agreed to contribute a sum not exceeding £10 in event of winding up.

19 CONTINGENT LIABILITIES

There were no contingent liabilities at 30th March 2021 (2020 £nil).

20 GOING CONCERN

The company's main source of income is grant funding and advice services. The Trustees consider that it is appropriate to prepare the accounts on a going concern basis and, consequently the accounts do not include any adjustments that would be necessary if the funding sources should cease.

21 POST BALANCE SHEET EVENTS

The trustees consider that there are no significant post balance sheet events that impact on the financial statements as presented. The trustees updated the business plan and risk management strategies to respond to the many issues arising from coronavirus and the lockdown which followed. The charity took proactive steps to guarantee all funding remained in place as well as investing in the infrastructure needed to ensure remote working for all staff and an uninterrupted provision of this much-needed service. This planning has meant that there are no unforeseen reductions in income and no impact on the charity as an on-going concern.

22 ULTIMATE CONTROLLING PARTY

The company is under the shared control of the Trustees named on Page 1.
 There is no one person with significant control.

CHEETHAM HILL ADVICE CENTRE

COMPANY REGISTRATION NO: 7253445

(England)

CHARITY REGISTRATION NO: 1136328

**FINANCIAL STATEMENTS FOR THE YEAR ENDED
30TH MARCH 2021**

Community Accountancy Service Ltd.
The Grange,
Pilgrim Drive, Beswick,
Manchester,
M11 3TQ.

CHEETHAM HILL ADVICE CENTRE

FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2020

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CHEETHAM HILL ADVICE CENTRE

Report of the Trustees for the Year Ended 30th March 2021

The trustees present their annual directors' report and financial statements of the charity for the year ended 30th 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 the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Reference and administrative information

Charity Name: Cheetham Hill Advice Centre

Charity Number: 1136328

Company No: 7253445

Directors and trustees

The directors of the charitable company (the charity) are its trustees for the purpose of charity law. The trustees and officers serving during the year and to the date of filing were as follows:

Sarah Sedge

Andrew Alexander Gridley

Khouloud Azzouni

Mary Atkinson

Revd. Sarah Fletcher

Tracy Langton

Amer Salam

Val Bayliss-Brideaux

Mohammed Ali (appointed 16th November 2020)

Jane Eberhart (appointed 16th November 2020)

Guy Johnson (appointed 16th November 2020)

Herbert McKenzie (appointed 16th November 2020)

Key management personnel: Trustees and Directors

Sarah Sedge Chair of Trustees

Guy Johnson Treasurer (appointed 16th November 2020)

Senior managers

Sinéad O'Connor

Registered Office

1-3 Morrowfield Avenue, Manchester, M8 9AR

CHEETHAM HILL ADVICE CENTRE

Independent Examiners

Community Accountancy Service Limited
The Grange, Pilgrim Drive
Beswick, Manchester, M11 3TQ

Bankers

Cooperative Bank plc, 70-72 Cross Street, Manchester, M2 4JG
CAF Bank, 25 Kings Hill Avenue, West Mailing, Kent, ME19 4JQ

Objectives and activities

The purposes of the charity are to promote any charitable purpose for the benefit of residents of the City of Manchester, but primarily for the benefit of the community in Cheetham and Crumpsall and in particular the advancement of education, the furtherance of health, the relief of poverty, distress and sickness.

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's aims and objectives, in planning future activities, and setting the policies for the year.

The charity furthers its charitable purposes for the public benefit through the provision of quality assured social welfare advice, information and support, to enable residents to lift themselves out of poverty, and to improve their quality of life and general health and wellbeing. It increases the capabilities of individuals through running a volunteer development programme, recruiting and training a diverse group of local people to ensure services are culturally and linguistically appropriate and accessible, and it increases the capabilities of other organisations by running outreach services, by offering training to their volunteers, and by providing them with a consultancy advice service.

Structure, governance and management

Cheetham Hill Advice Centre is a company limited by guarantee governed by its Memorandum and Articles of Association dated 13th May 2010. It is registered as a charity with the Charity Commission (dated 14th June 2010).

Appointment of trustees

As set out in the Articles of Association trustees are elected annually by the members of the charitable company attending the Annual General meeting, with the officers being elected from the Board. The number of trustees shall not be less than three but (unless otherwise determined by ordinary resolution) shall not be subject to any maximum.

Trustee induction and training

New trustees are given a formal induction from the Manager that includes an overview of the charity's activities and funding as well as copies of all the relevant written policies, and provided with access to external training to further develop their knowledge of trustee roles and responsibilities.

CHEETHAM HILL ADVICE CENTRE

Organisation

The board of trustees administers the charity. The board normally meets monthly, with a break in August. A Manager is appointed by the trustees to manage the day-to-day operations of the charity.

Related parties and co-operation with other organisations

None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee or senior manager with any service providers must be disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. In the current year such related party transactions are reported in Note 10.

A review of our achievements and performance

From April 2020 to March 2021 we resolved 3248 cases for 1481 individuals and families throughout the year. We managed debt worth £148,498 and raised an additional £1.2 million in income for people (£1,217,818 in total). As of 30th March 2021 we had 1577 cases open for 893 people.

The service began working remotely from 30 March 2020. The charity has operated throughout the pandemic with not one day of service delivery missed. A large amount of work was carried out in the first quarter of the financial year. Digital access points were developed and people were helped to begin using multiple ways to communicate with the charity and official agencies.

The charity spent the first quarter of the financial year responding to the challenges posed to the community by the start of the Covid-19 pandemic, the resulting lockdown and economic impact. The charity also worked with local partners to combat misinformation in the community and to share accurate information about safety and health. This continued throughout the year as information about the vaccine programme and the testing regime became available. The charity was able to combine its existing relationships of trust to speak directly with people as well as using online methods to reach others with access to digital information.

CHEETHAM HILL ADVICE CENTRE

Financial review

Trustees conducted their annual and business financial reviews in April 2020. These were also revisited in July 2020 to ensure a robust management in light of the changed operating environment caused by the Covid pandemic. A full review of the charity's three-year business plan began in February 2021.

Core funding comes from Manchester City Council via a sub-contract with Citizens Advice Manchester. This partnership work involves Cheetham Hill Advice Centre working alongside Citizens Advice Manchester and Shelter to deliver Manchester's citywide advice contract. This contract is from Manchester City Council and is managed by the Directorate for Commissioning. The current contract provides income for Cheetham Hill Advice Centre until 2022 with the possibility of a further extension until 2024.

In the past year, we worked with local partners in North Manchester to provide a place-based response to the Covid pandemic and the impact of lockdown and economic reduction. We fundraised £99,431 of Government funding from the Coronavirus Community Support Fund, distributed by The National Lottery Community Fund. This funding was shared amongst eight partners and ourselves. The income raised was used to increase capacity and improve safety across the partnership as well as funding some resources directly for the community. This work was independently evaluated highlighting the impact of this essential work on local residents, in the community and within the partner organisations.

Other key funders over the past year have been The National Lottery Community Fund Reaching Communities programme, the Henry Smith Charity, A Manchester City Council 'Our Manchester Voluntary and Community Sector grant', the Peter Kershaw Trust and the John Grant Davies Trust. We worked with Women Asylum Seekers Together (WAST) to deliver work funded by The Spotlight Fund. We received short-term funding to deliver specific responses to Covid via Greater Manchester Mental Health NHS Foundation Trust's Manchester Wellbeing Fund and the We Love Mcr Charity.

Investment powers and policy

The trustees, having regard to the liquidity requirements of operating the charity, have kept available funds in an interest bearing deposit account.

CHEETHAM HILL ADVICE CENTRE

Reserves policy and going concern

The balance held in unrestricted reserves at 30th March 2021 was £101,899 of which £100,967 are free reserves, after allowing for funds tied up in tangible fixed assets.

The trustees wrote an 18 month budget to ensure the charity is financially robust during the next two years and would be able to respond to significant changes while still keeping a minimum of three month's unrestricted reserves.

Having regard to the budget the trustees consider that the charity is a going concern. The charity's reliance on grant funding is managed through a flexible approach to staffing, with employees redeployed across to other projects wherever possible if one funding stream ends and new funding is brought on stream.

Risk management

The trustees conducted a review of the charity's Risk Management Policy in May 2020. This identified the major risks to which the charity is exposed and systems established to mitigate those risks. The risk management plan was also reviewed in May 2020. The charity reviewed their business plan and have written a three year plan for 2021-2024.

Plans for future periods

The charity has developed a fundraising strategy and is working to bolster services for the increased need that they know is growing in the community. They have also begun working with businesses to develop ways for companies to support the charity via the provision of pro bono services.

The charity has identified the funds to improve resilience in communications and IT access along with building improvements in the advice centre. This has led to a list of improvements that will be delivered on a priority basis over the next financial year.

The charity has developed further partnerships in order to ensure residents in other parts of Manchester can access face-to-face advice services. This has included working with organisations and groups who are well placed to provide service complementary to the work of Cheetham Hill Advice Centre within the local area and across Manchester

CHEETHAM HILL ADVICE CENTRE**Trustees responsibilities in relation to the financial statements**

The charity trustees (who are also the directors of Cheetham Hill Advice Centre 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 principles and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is appropriate 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 taking reasonable steps for the prevention and detection of fraud and other irregularities.

By order of the board of trustees

Sarah Sedge - Chair

Date: 27th October 2021

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CHEETHAM HILL ADVICE CENTRE

I report on the accounts of the company for the year ended 30th March 2021, which are set out on pages 8 to 17.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is required by company law to prepare accrued accounts and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act ;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

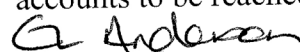
Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006, ; and
 - with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



EL Anderson MA FCA CTA,
Community Accountancy Service Ltd,
The Grange, Pilgrim Drive,
Beswick, Manchester, M11 3TQ
Date: 27th October 2021

BALANCE SHEET AS AT 30 MARCH 2021

Registration Number: 7253445

	NOTES	2021		2020	
		£	£	£	£
FIXED ASSETS					
Tangible Fixed Assets	11		2,704		1,940
CURRENT ASSETS					
Debtors & Prepayments	12	24,738		8,316	
Cash at Bank & In Hand		<u>190,069</u>		<u>169,601</u>	
		<u>214,807</u>		<u>177,917</u>	
LIABILITIES:					
Amounts falling due within one year	14	<u>(79,107)</u>		<u>(72,191)</u>	
		<u>(79,107)</u>		<u>(72,191)</u>	
<i>Client Account:</i>					
Client Ledger		(285)		(285)	
Cash at Bank		<u>285</u>		<u>285</u>	
		<u>-</u>		<u>-</u>	
NET CURRENT ASSETS			135,700		105,726
TOTAL NET ASSETS			<u>138,404</u>		<u>107,666</u>
THE FUNDS OF THE CHARITY					
Unrestricted Reserves	17		101,899		93,208
Restricted Reserves	17		<u>36,505</u>		<u>14,458</u>
TOTAL CHARITY FUNDS			<u>138,404</u>		<u>107,666</u>

For the year in question the company was entitled to the exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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

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

Approved on behalf of the Board

) Trustee

Guy Johnson

) Trustee

Sarah Sedge

Date: 27th October 2021

The notes on pages 11 to 17 form part of these accounts.

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDING 30TH MARCH 2021
(INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

	Notes	Unrestricted Funds £	Restricted Funds £	Year Ended 30.03.21 Total Funds £	Year Ended 30.03.20 Total Funds £
INCOME FROM:					
Donations and Legacies		1,177	-	1,177	1,225
Investment Income		8	-	8	27
Other Trading Activities	5	(667)	-	(667)	2,434
Charitable Activities	4	64,850	299,519	364,369	218,305
Other Income		82	-	82	-
TOTAL		65,450	299,519	364,969	221,991
EXPENDITURE ON:					
Raising Funds	6	(1,251)	-	(1,251)	(1,356)
Charitable Activities	7	(54,178)	(278,802)	(332,980)	(223,745)
TOTAL		(55,429)	(278,802)	(334,231)	(225,101)
NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR BEFORE TRANSFERS					
		10,021	20,717	30,738	(3,110)
TRANSFER BETWEEN FUNDS					
	16	(1,330)	1,330	-	-
NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR AFTER TRANSFERS					
		8,691	22,047	30,738	(3,110)
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		93,208	14,458	107,666	110,776
TOTAL FUNDS CARRIED FORWARD	16	101,899	36,505	138,404	107,666

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

The notes on pages 11 to 17 form part of these accounts.

STATEMENT OF CASH FLOWS FOR THE YEAR ENDING 30th MARCH 2021

RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH
FLOW FROM OPERATING ACTIVITIES

	2021	2020
	£	£
Net movement in funds	30,738	(3,110)
Add back depreciation	1,886	3,336
Deduct investment income	(8)	(27)
Decrease/(increase) in debtors	(16,422)	17,317
Increase/(decrease) in creditors	6,916	45,011
	<u>23,110</u>	<u>62,527</u>
Net cash used in operating activities		
Cash flows from investment activities:		
Interest	8	27
Purchase of fixed assets	(2,650)	(1,854)
	<u>(2,642)</u>	<u>(1,827)</u>
Net cash provided by investing activities		
Increase/(decrease) in cash and cash equivalents during the year	20,468	60,700
Cash and cash equivalents brought forward	169,601	108,901
Cash and cash equivalents carried forward	<u><u>190,069</u></u>	<u><u>169,601</u></u>

1. ACCOUNTING POLICIES**(a) Basis of preparation and assessment of going concern**

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011. The charity constitutes a public benefit entity as defined by FRS 102. The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

(b) Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There were 12 restricted funds during the year.

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion have created a fund for a specific purpose.

Further details of each fund are disclosed in note 16.

(c) Income recognition

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

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank. Operating income represents grants, contracts, secondment fees and sundry income receivable.

(d) Expenditure Recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

(e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

(f) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on staff time and facilities used in each activity.

The allocation of support and governance costs is analysed in note 8.

(g) Charitable Activities

Costs of charitable activities include governance costs and an apportionment of support costs as shown in Note 7.

(h) Tangible fixed assets and depreciation

Fixed assets are included in the accounts at net book value. Additions of a single item or a group of similar assets exceeding £500, are capitalised at cost (valuation for donated assets).

Depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets over their estimated useful lives as follows:-

Computer	33.33% on cost
Office Equipment & Fittings	25% on cost

(i) Taxation

The organisation is exempt from income tax by reason of its charitable status. Income tax suffered on investment income is reclaimed in full. The Charity is not currently registered for VAT.

(j) Pensions

The trustees implemented an auto enrolment pension scheme from June 2016. The charity has no liability beyond making its contributions and paying across the deductions for the employee's contributions. Costs are charged to expenditure in the period incurred.

(k) Contingent liabilities

A contingent liability is identified and disclosed for those transactions resulting from a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control.

(l) Debtors

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

(m) 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 the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 NET INCOME FOR THE YEAR

This is stated after charging:

Depreciation - owned assets
Independent Examiners Fees
Other financial services

	2021	2020
	£	£
	1,886	3,336
	975	975
	1,081	1,249

3 TAX ON SURPLUS ON ORDINARY ACTIVITIES

(See taxation policy note above)

	-	-
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4 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	Total 2021	Unrestricted Funds	Restricted Funds	Total 2020
	£	£	£	£	£	£
<i>Grants:</i>						
Henry Smith Charity	-	49,800	49,800	-	6,934	6,934
National Lottery - Reaching Communities	-	128,523	128,523	-	127,642	127,642
National Lottery Covid	-	99,431	99,431	-	-	-
Peter Kershaw Trust	-	-	-	-	4,000	4,000
MCC - Wellbeing	-	500	500	-	-	-
Love Manchester	-	2,872	2,872	-	-	-
Our Manchester VCE Grant	-	18,393	18,393	-	18,393	18,393
<i>Contracts:</i>						
CAB - advice services	58,349	-	58,349	56,650	-	56,650
Other - advice services	6,501	-	6,501	4,686	-	4,686
	64,850	299,519	364,369	61,336	156,969	218,305

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2021 (cont...)

5 INCOME FROM OTHER TRADING ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Unrestricted Funds £	Restricted Funds £	Total 2020 £
Contribution to Office Facilities	(667)	-	(667)	1,934	-	1,934
Talks and Presentations	-	-	-	500	-	500
Fundraising Events	-	-	-	-	-	-
	<u>(667)</u>	<u>-</u>	<u>(667)</u>	<u>2,434</u>	<u>-</u>	<u>2,434</u>

6 COST OF RAISING FUNDS

	£	£	£	£	£	£
Employment Costs	858	-	858	766	-	766
Rent, Rates and Insurance	81	-	81	86	-	86
Heat, Light & Water	181	-	181	133	-	133
Repairs and Maintenance	86	-	86	255	-	255
Cleaner & Cleaning Materials	45	-	45	116	-	116
	<u>1,251</u>	<u>-</u>	<u>1,251</u>	<u>1,356</u>	<u>-</u>	<u>1,356</u>

7 EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Charitable Activities				
Employment Costs	48,434	142,444	190,878	169,428
External Evaluations	1,875	4,525	6,400	-
Recruitment	300	400	700	454
Project Partners	-	85,168	85,168	-
Interpreting	-	389	389	-
Client expenses	-	169	169	-
Staff Training	272	796	1,068	-
Staff Travel	-	-	-	266
Staff Welfare	-	-	-	25
DBS Checks	-	15	15	244
Volunteer Expenses	-	38	38	458
Volunteer Training	-	-	-	1,506
Volunteer Travel	-	-	-	1,247
Support Costs	1,374	44,363	45,737	40,184
Governance Costs	1,923	495	2,418	9,933
	<u>54,178</u>	<u>278,802</u>	<u>332,980</u>	<u>223,745</u>
			278,802	161,154
Restricted Funds			54,178	62,591
Unrestricted Funds			<u>332,980</u>	<u>223,745</u>

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2021 (cont...)

8 ALLOCATION OF GOVERNANCE AND SUPPORT COSTS

	<i>Basis of Apportionment</i>	General Support £	Governance £	Total 2021 £	Total 2020 £
Support Costs					
Employment Costs	<i>Staff Time</i>	17,153	-	17,153	14,544
Rent, Rates and Insurance	<i>Space Used</i>	1,537	-	1,537	1,640
Heat, Light & Water	<i>Space Used</i>	3,435	-	3,435	2,520
Repairs and Maintenance	<i>Space Used</i>	1,638	-	1,638	4,852
Cleaner & Cleaning Materials	<i>Space Used</i>	852	-	852	2,211
Computer Maintenance & Software	<i>Space Used</i>	3,938	-	3,938	3,031
Minor Equipment	<i>Space Used</i>	420	-	420	346
Printing and Stationery	<i>Staff Time</i>	1,871	-	1,871	2,605
Telephone and Post	<i>Staff Time</i>	5,397	-	5,397	3,710
Publications and Subscriptions	<i>Staff Time</i>	1,900	-	1,900	1,613
Professional Indemnity Insurance	<i>Staff Time</i>	2,571	-	2,571	2,040
Depreciation	<i>Staff Time</i>	1,886	-	1,886	3,336
Room Hire	<i>Staff Time</i>	-	-	-	787
PPE		2,058	-	2,058	-
Bank Charges		-	-	-	4
Sundries		-	-	-	7
Consultancy		-	948	948	3,863
Management Committee & AGM Expenses		-	495	495	784
Accountancy & Payroll		1,081	975	2,056	2,224
		<u>45,737</u>	<u>2,418</u>	<u>48,155</u>	<u>50,117</u>

9 STAFF NUMBERS AND COSTS

	2021 £	2020 £
Wages and Salaries	193,944	171,471
Social Security Costs	11,349	10,335
Pension Costs	3,596	2,932
	<u>208,889</u>	<u>184,738</u>

The charity employed 11 staff during the year, with an average of 9.

The average number of employees, as a full time equivalent was:

Management & Administration	2	2
Provision of Services	5	5
	<u>7</u>	<u>7</u>

The charity considers its key management personnel comprises the trustees and manager. The total employment benefits, including employer pension contributions of the key management personnel was £25,738 (previous year: £24,965), No employees has benefits in excess of £60,000 (2020: none).

10 TRUSTEES' REMUNERATION AND EXPENSES

No remuneration was paid or payable directly or indirectly out of the funds of the charity during the year to any trustees or to any persons known to be connected with any of them.

No reimbursement of expenses has been made or is due to be made to any of the non-executive trustees in respect of the period.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2021 (cont...)

11 TANGIBLE FIXED ASSETS

	Furniture & Equipment £	Computer Equipment £	Total £
COST			
At 31 March 2020	9,177	9,853	19,030
Additions	1,009	1,641	2,650
Disposals			-
At 30 March 2021	<u>10,186</u>	<u>11,494</u>	<u>21,680</u>
DEPRECIATION			
At 31 March 2020	8,707	8,383	17,090
Charge for Period	487	1,399	1,886
Disposals			-
At 30 March 2021	<u>9,194</u>	<u>9,782</u>	<u>18,976</u>
NET BOOK VALUE			
At 30 March 2021	<u>992</u>	<u>1,712</u>	<u>2,704</u>
At 30 March 2020	<u>470</u>	<u>1,470</u>	<u>1,940</u>

12 CAPITAL COMMITMENTS

	2021 £ nil	2020 £ nil
Contracted but not provided for		

13 DEBTORS

	£	£
Other Debtors	16,172	666
Accrued Income	4,721	4,721
Prepayments	3,845	2,929
	<u>24,738</u>	<u>8,316</u>
Restricted Funds	16,090	5,726
Unrestricted Funds	8,648	2,590
	<u>24,738</u>	<u>8,316</u>

14 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	£	£
Deferred Income	76,117	67,369
Other Creditors	919	2,937
Other Taxes	150	150
Accruals	1,921	1,735
	<u>79,107</u>	<u>72,191</u>
Restricted Funds	77,324	70,165
Unrestricted Funds	1,783	2,026
	<u>79,107</u>	<u>72,191</u>

15 DEFERRED INCOME

	£	£
Deferred income comprises grants paid in advance.	67,369	23,271
Balance brought forward as at 31st March	(67,369)	(23,271)
Amount released to income earned from charitable activities	76,117	67,369
Amount deferred in year	76,117	67,369
Balance carried forward as at 30th March	<u>76,117</u>	<u>67,369</u>

All deferred income is restricted.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2021 (cont...)

16 ANALYSIS OF CHARITABLE FUNDS

	Balance at 31 March 2020	Incoming	Transfers	Outgoing	Balance at 30 March 2021
	£	£	£	£	£
RESTRICTED FUNDS					
Lloyds TSB Foundation	2,713				2,713
NW Legal Services Trust	1,092	-		-	1,092
John Grant Davies Trust	464	-		(52)	412
Henry Smith Charity	2,323	49,800		(36,649)	15,474
National Lottery - Reaching Communities	(1,134)	128,523		(119,005)	8,384
National Lottery Covid	-	99,431		(99,431)	-
Peter Kershaw Trust	5,777	-		-	5,777
MCC - Wellbeing	-	500		(169)	331
Love Manchester	-	2,872		(2,872)	-
Our Manchester VCE Grant	405	18,393	795	(19,593)	-
Arcon Housing	1,500	-		-	1,500
Capital:					
DWP (Access to Work)	258	-		(235)	23
Our Manchester VCE Grant	1,060	-	535	(796)	799
	<u>14,458</u>	<u>299,519</u>	<u>1,330</u>	<u>(278,802)</u>	<u>36,505</u>
<i>Unrestricted Funds:</i>					
General	93,208	65,450	(1,330)	(55,429)	101,899
<i>Total Unrestricted Funds:</i>	<u>93,208</u>	<u>65,450</u>	<u>(1,330)</u>	<u>(55,429)</u>	<u>101,899</u>
TOTAL	<u>107,666</u>	<u>364,969</u>	<u>-</u>	<u>(334,231)</u>	<u>138,404</u>
Previous Year	Balance at 31 March 2019	Incoming	Transfers	Outgoing	Balance at 30 March 2020
	£	£	£	£	£
RESTRICTED FUNDS					
Lloyds TSB Foundation	2,713				2,713
United Utilities	243			(243)	-
NW Legal Services Trust	3,436			(2,344)	1,092
John Grant Davies Trust	464				464
Henry Smith Charity	2,540	6,934		(7,151)	2,323
National Lottery - Reaching Communities	(1,109)	127,642		(127,667)	(1,134)
Peter Kershaw Trust	3,482	4,000		(1,705)	5,777
Our Manchester VCE Grant	2,810	18,393	(1,327)	(19,471)	405
Arcon Housing	1,500				1,500
Capital:					
Arcon Housing	334			(334)	-
DWP (Access to Work)	493			(235)	258
Our Manchester VCE Grant	351		1,327	(618)	1,060
Big Lottery - Reaching Communities	1,386			(1,386)	-
	<u>18,643</u>	<u>156,969</u>	<u>-</u>	<u>(161,154)</u>	<u>14,458</u>
<i>Unrestricted Funds:</i>					
General	92,133	65,022	-	(63,947)	93,208
<i>Total Unrestricted Funds:</i>	<u>92,133</u>	<u>65,022</u>	<u>-</u>	<u>(63,947)</u>	<u>93,208</u>
TOTAL	<u>110,776</u>	<u>221,991</u>	<u>-</u>	<u>(225,101)</u>	<u>107,666</u>

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2021 (cont...)

Purpose of funds:-

Lloyds TSB Foundation
 The John Grant Davies Trust
 NW Legal Services Trust
 Henry Smith Charity
 National Lottery - Reaching Communities

National Lottery Covid
 Peter Kershaw Trust
 MCC - Wellbeing
 Love Manchester
 Our Manchester VCE Grant

Mcr & Warrington Area Quaker Meeting
 Talisman Charitable Trust
 Arcon Housing

Contribution towards:

- towards the salary of a senior case worker
 - towards volunteer expenses
 - towards follow-on training costs for volunteers
 - towards the Advice Service
 - towards the Advice Service, includes future depreciation of £738
 - towards Steps for Survival project partnership
 - towards organisational review and consultation
 - towards mobiles & tablets for clients
 - towards extra staff assistance
 - towards supporting volunteers and the Advice Service. This grant is fully spent, the remaining balance represents future depreciation.
 - towards the Advice Service
 - Client welfare
 - towards volunteer expenses & equipment

17 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets £	Net Current Assets £	2021 Total £	Fixed Assets £	Net Current Assets £	2020 Total £
Restricted Funds	1,772	34,733	36,505	1,530	12,928	14,458
Unrestricted	932	100,967	101,899	410	92,798	93,208
	<u>2,704</u>	<u>135,700</u>	<u>138,404</u>	<u>1,940</u>	<u>105,726</u>	<u>107,666</u>

18 COMPANY STATUS

The company is limited by guarantee and has no share capital. All members have agreed to contribute a sum not exceeding £10 in event of winding up.

19 CONTINGENT LIABILITIES

There were no contingent liabilities at 30th March 2021 (2020 £nil).

20 GOING CONCERN

The company's main source of income is grant funding and advice services. The Trustees consider that it is appropriate to prepare the accounts on a going concern basis and, consequently the accounts do not include any adjustments that would be necessary if the funding sources should cease.

21 POST BALANCE SHEET EVENTS

The trustees consider that there are no significant post balance sheet events that impact on the financial statements as presented. The trustees updated the business plan and risk management strategies to respond to the many issues arising from coronavirus and the lockdown which followed. The charity took proactive steps to guarantee all funding remained in place as well as investing in the infrastructure needed to ensure remote working for all staff and an uninterrupted provision of this much-needed service. This planning has meant that there are no unforeseen reductions in income and no impact on the charity as an on-going concern.

22 ULTIMATE CONTROLLING PARTY

The company is under the shared control of the Trustees named on Page 1.
 There is no one person with significant control.