



Cheetham Hill  
Advice Centre

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# 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.



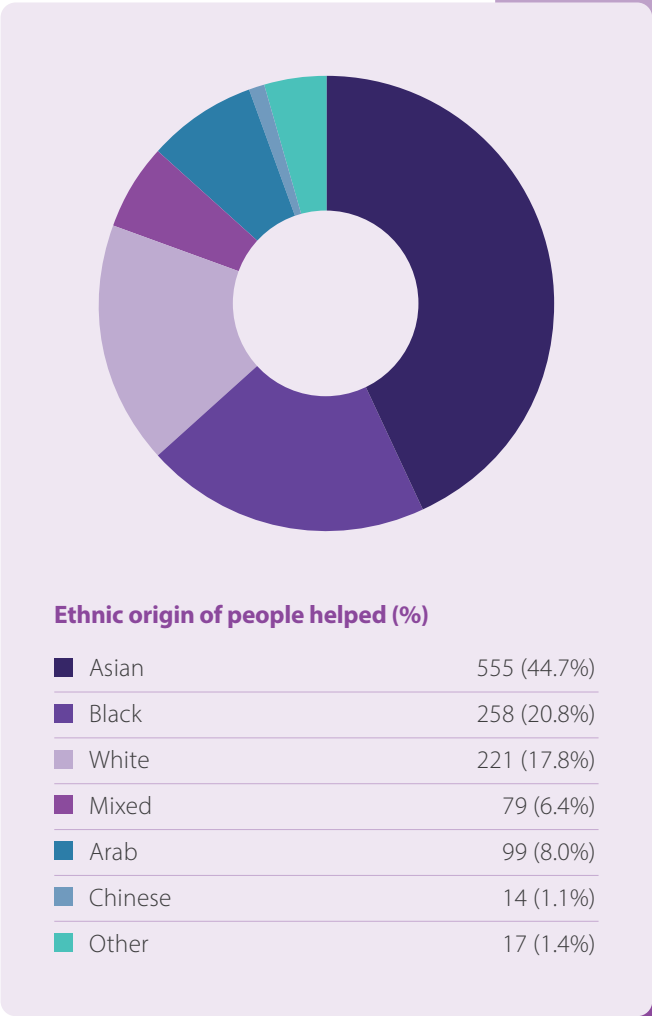
**Sarah Sedge,**  
Chair of Cheetham Hill Advice Centre

# 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.

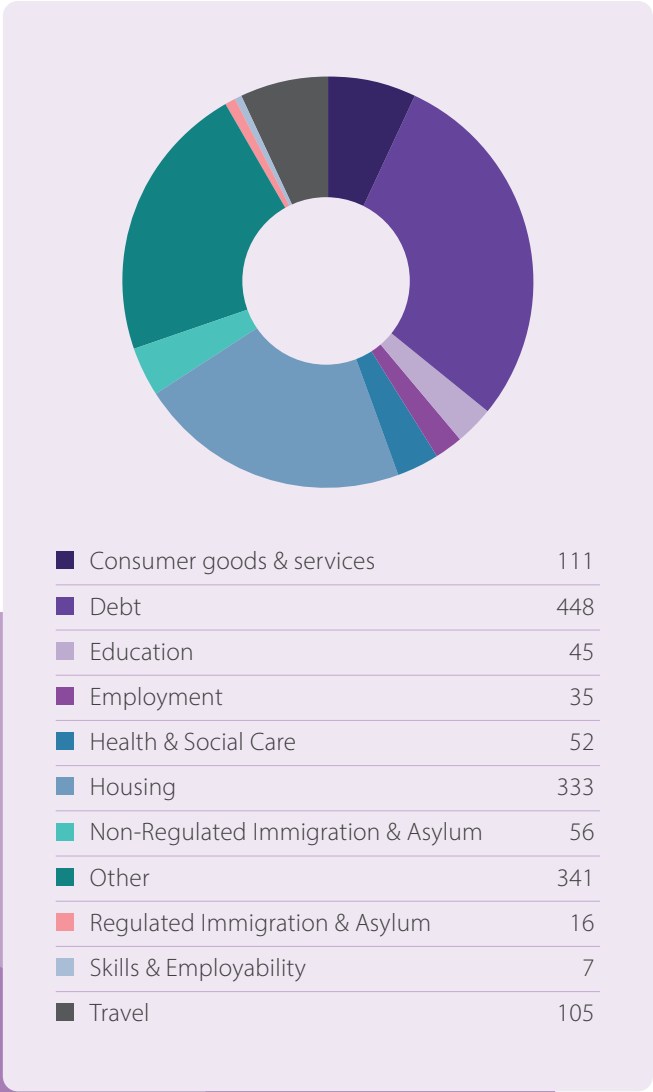
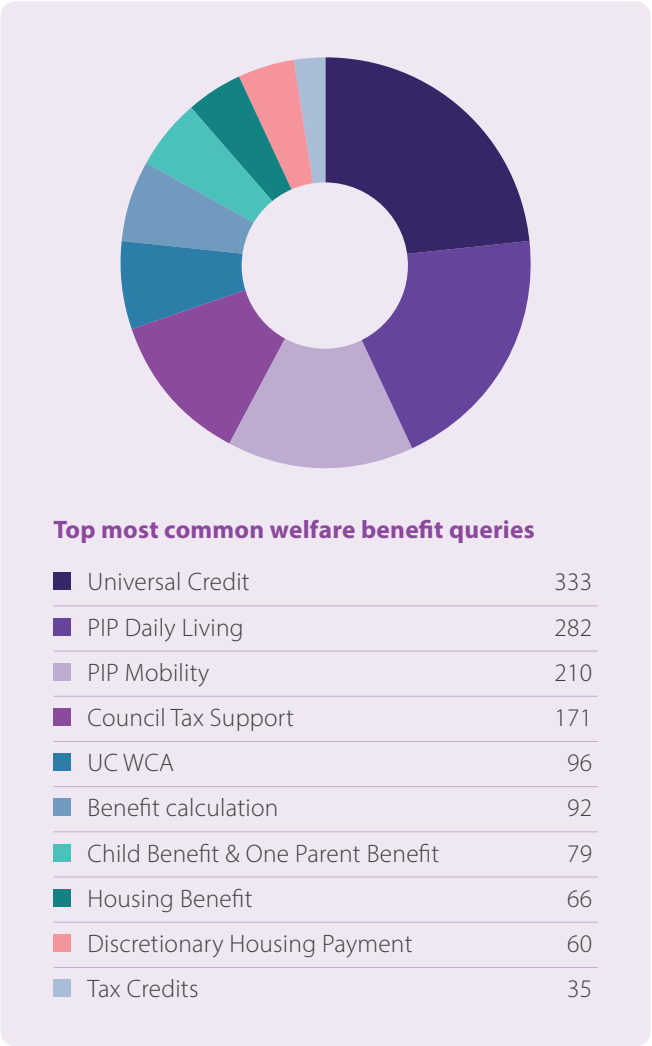
Romanian  
Vietnamese Hindi Bosnian  
Kurdish Slovakian French Somali  
British Sign Language Albanian Chinese  
Cantonese Punjabi Dari Greek Mandarin  
Hungarian Farsi Brava Other Portuguese  
Amharic Czech Turkish Swahili Spanish  
Polish Arabic Bangla Tigrini Urdu  
Bengali Lithuanian Pushto  
Eritrean

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 |



I am now feeling secure.




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.

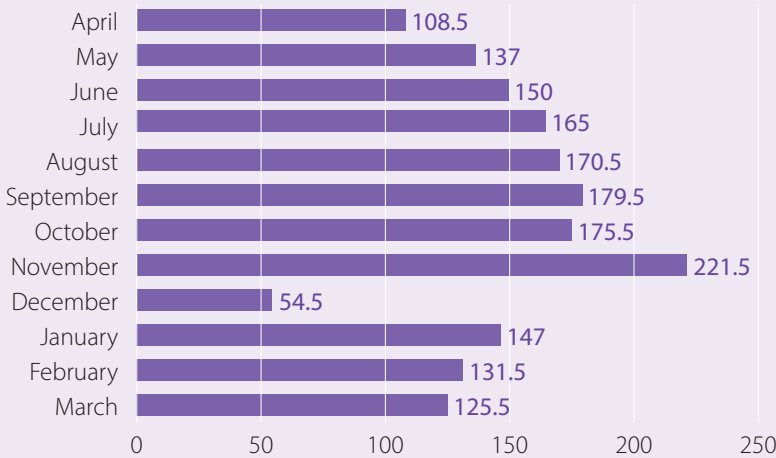


I am more aware of the next step to take.




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.

Number of volunteer hours each month



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.



I think it has helped me to understand all the different benefits, I need help with, it has made it easier to make applications and know who to contact.



### 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](mailto: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 13<sup>th</sup> May 2010. It is registered as a charity with the Charity Commission (dated 14<sup>th</sup> 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

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Sarah Sedge - Chair

Date: 22<sup>nd</sup> 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: 22<sup>nd</sup> October 2024



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

|  | Notes | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Year<br>Ended<br>30.03.24<br>Total<br>Funds<br>£ | Year<br>Ended<br>30.03.23<br>Total<br>Funds<br>£ |
|--|-------|----------------------------|--------------------------|--|--|
| <b>INCOME FROM:</b>  |       |                            |                          |  |  |
| 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  |
| <b>TOTAL</b>   |       | <b>88,969</b>              | <b>330,755</b>           | <b>419,724</b>                                   | <b>375,217</b>                                   |
| <b>EXPENDITURE ON:</b>   |       |                            |                          |  |  |
| Raising Funds  | 5     | (1,094)                    | -                        | (1,094)  | (897)  |
| Charitable Activities  | 6     | (66,786)                   | (322,353)                | (389,139)  | (397,677)  |
| <b>TOTAL</b>   |       | <b>(67,880)</b>            | <b>(322,353)</b>         | <b>(390,233)</b>                                 | <b>(398,574)</b>                                 |
| <b>NET INCOMING (OUTGOING) RESOURCES<br/>FOR THE YEAR BEFORE TRANSFERS</b> |       | <b>21,089</b>              | <b>8,402</b>             | <b>29,491</b>                                    | <b>(23,357)</b>                                  |
| <b>TRANSFER BETWEEN FUNDS</b>  | 15    | (611)                      | 611                      | -  | -  |
| <b>NET INCOMING (OUTGOING) RESOURCES<br/>FOR THE YEAR AFTER TRANSFERS</b>  |       | <b>20,478</b>              | <b>9,013</b>             | <b>29,491</b>                                    | <b>(23,357)</b>                                  |
| <b>RECONCILIATION OF FUNDS</b>   |       |                            |                          |  |  |
| Total Funds Brought Forward  |       | 118,702                    | 14,750                   | 133,452  | 156,809  |
| <b>TOTAL FUNDS CARRIED FORWARD</b>   | 15    | <b>139,180</b>             | <b>23,763</b>            | <b>162,943</b>                                   | <b>133,452</b>                                   |

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            |                |
|---|-------|-----------------|----------------|-----------------|----------------|
|   |       | £               | £              | £               | £              |
| <b>FIXED ASSETS</b>                     |       |                 |                |                 |                |
| Tangible Fixed Assets                   | 10    |                 | 1              |                 | 3,985          |
| <b>CURRENT ASSETS</b>                   |       |                 |                |                 |                |
| 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>  |                |
| <b>LIABILITIES:</b>                     |       |                 |                |                 |                |
| 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>        |                |
| <b>NET CURRENT ASSETS</b>               |       |                 | 162,942        |                 | 129,467        |
| <b>TOTAL NET ASSETS</b>                 |       |                 | <u>162,943</u> |                 | <u>133,452</u> |
| <b>THE FUNDS OF THE CHARITY</b>         |       |                 |                |                 |                |
| Unrestricted Reserves                   | 15    |                 | 139,180        |                 | 118,702        |
| Restricted Reserves                     | 15    |                 | <u>23,763</u>  |                 | <u>14,750</u>  |
| <b>TOTAL CHARITY FUNDS</b>              |       |                 | <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<br>£      | 2023<br>£       |
|--|----------------|-----------------|
| 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)        |
| <b>Net cash used in operating activities</b>                     | <b>38,574</b>  | <b>(45,321)</b> |
| <b>Cash flows from investment activities:</b>                    |                |                 |
| Interest   | -              | 122             |
| Purchase of fixed assets   | -              | -               |
| <b>Net cash provided by investing activities</b>                 | <b>-</b>       | <b>122</b>      |
| Increase/(decrease) in cash and cash equivalents during the year | 38,574         | (45,199)        |
| Cash and cash equivalents brought forward                        | 167,650        | 212,849         |
| <b>Cash and cash equivalents carried forward</b>                 | <b>206,224</b> | <b>167,650</b>  |

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2024

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 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 |

**3 INCOME FROM CHARITABLE ACTIVITIES**

|                                    | Unrestricted<br>Funds | Restricted<br>Funds | Total<br>2024 | Unrestricted<br>Funds | Restricted<br>Funds | Total<br>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         |
|                                    | 87,069                | 330,755             | 417,824       | 62,502                | 308,443             | 370,945       |

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

## 4 INCOME FROM OTHER TRADING ACTIVITIES

|                     | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>2024<br>£ | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>2023<br>£ |
|---------------------|----------------------------|--------------------------|--------------------|----------------------------|--------------------------|--------------------|
| 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<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>2024<br>£ | Total<br>2023<br>£ |
|------------------------------|----------------------------|--------------------------|--------------------|--------------------|
| <b>Charitable Activities</b> |                            |                          |                    |                    |
| 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

|   |            | General<br>Support<br>£ | Governance<br>£ | Total 2024<br>£ | Total 2023<br>£ |
|---|------------|-------------------------|-----------------|-----------------|-----------------|
| <i>Basis of Apportionment</i>                 |            |                         |                 |                 |                 |
| <b>Support Costs</b>                          |            |                         |                 |                 |                 |
| 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.<br>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 |       |       |

## 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<br>£     | 2023<br>£     |
|--------------------|---------------|---------------|
| 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<br>£     | 2023<br>£     |
|---|---------------|---------------|
| 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<br>31 March<br>2023<br>£ | Incoming<br>£  | Transfers<br>£ | Outgoing<br>£    | Balance at<br>30 March<br>2024<br>£ |
|--|-------------------------------------|----------------|----------------|------------------|-------------------------------------|
| <b>RESTRICTED FUNDS</b>                    |                                     |                |                |                  |                                     |
| 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>                      |
| <b>TOTAL</b>                               | <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<br>31 March<br>2022 | Incoming | Transfers | Outgoing  | Balance at<br>30 March<br>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                            |
|  | 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                        |
| <b>TOTAL</b>                               | 156,809                        | 375,217  | -         | (398,574) | 133,452                        |

## 16 ANALYSIS OF NET ASSETS BETWEEN FUNDS

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

## 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.