

Company number: 08290395

Charity Number: 1171817

# Citizens Advice SORT Group Ltd

(A Company Limited by Guarantee)  
Group report and financial statements  
For the year ended 31 March 2021

Citizens Advice SORT Group Ltd  
Reference and administrative information  
for the year ended 31 March 2021

**Company number** 08290395 (England and Wales)

**Charity number** 1171817

**Registered office and operational address** 1 - 2 Ascroft Court  
Peter Street  
Oldham  
OL1 1HP

**Trustees** Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Emily Allen	(appointed on 19 April 2021)
Peter Allen	
Phil Aspden	
Joan Ball	
Annette Clowes	
Richard Coaton	(appointed 19 April 2021)
Carl Cover	
Ellen O'Donnell	(appointed 19 April 2021)
Yvonne Lee	(resigned 18 February 2021)
Pauline Rowe	
Francine Ryan	(appointed 19 April 2021)
David Trafford	(appointed 19 April 2021)
Alan Whitfield	(appointed 19 April 2021)

**Company secretary** Jonathan Yates

**Key management** Jonathan Yates Chief Executive

**personnel** Maria Cuschera Deputy Chief Executive

**Bankers** **Santander PLC**

Bridle Road, Bootle, Merseyside, L30 4GB

Citizens Advice SORT Group Ltd  
Reference and administrative information  
for the year ended 31 March 2021

**Royal Bank of Scotland PLC**

Drummond House, 1 Redheughs Avenue, Edinburgh, EH12 9JN

**Lloyds PLC**

58 Yorkshire Street, Rochdale, Lancashire, OL6 1BN

**Yorkshire Bank**

47 Market Place, Oldham, OL1 3AB

**The Charity Bank Limited**

182 High Street, Tonbridge, Kent, TN9 1BE

**Auditors**

Moss & Williamson Limited

Chartered Accountants

Registered Auditor

Booth Street Chambers

Ashton-under-Lyne

Lancashire

OL6 7LQ

Citizens Advice SORT Group Ltd  
Trustees' annual report  
for the year ended 31 March 2021

The trustees present their report and the audited financial statements for the year ended 31 March 2021. Included within the trustees' report is the directors' report as required by company law.

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

## **Objectives and activities**

### **Objectives and aims**

The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Greater Manchester and surrounding areas.

### **Significant activities**

Citizens Advice SORT Group Ltd (otherwise referred to as CA SORT in these accounts) was formally known as Citizens Advice Pennine West until a name change in March 2021. CA SORT is the overarching governing body encompassing Citizens Advice Oldham, Citizens Advice Rochdale and Citizens Advice Trafford. In the financial year 2021/22 the Group has worked in formal collaboration with Citizens Advice Stockport where both organisations work together to provide services to clients across Stockport, Oldham Rochdale and Trafford. Both organisations share an Executive Leadership Team, Leadership Team, Chair, Vice Chair and Treasurer.

The Charity continues to respond to increasing demand for its services, in a tough economic climate, helping more people than ever. We operate a number of specialist advice services in Oldham, Rochdale and Trafford working closely with a number of other organisations from Local authorities, Health and social care and third sector, providing advice and advocacy services.

Citizens Advice SORT Group Ltd  
Trustees' annual report  
for the year ended 31 March 2021

## Beneficiaries of our services

### Public benefit

CA SORT provides free, independent, confidential and impartial advice to residents on their rights and responsibilities. Our aim is to:

- Provide the advice people need for the problems they face
- Improve the policies and practices that affect people's lives

The trustees believe that this fact clearly demonstrates the concept of "public benefit", as specified in Section 4 Charities Act 2011.

## Achievements and performance

### Covid-19 statement

There has been minimum impact on the incomes stream and we were able to efficiently provide services remotely to clients in many instances, providing web chat, online meeting and telephone advice to the most vulnerable people impacted by COVID 19.

It is expected the legal aid income will be impacted and will be monitoring it closely. All the operations of the charity remain open.

### Achievements and performance in 2020/21

CA SORT, through its subsidiaries provides a range of services from signposting, information and advice to specialist casework. These services are delivered through an organisational structure composed of both staff and volunteers.

CA SORT is the leading provider of independent advice service across Oldham, Rochdale and Trafford offering quality assured information, advice, guidance and casework services across the full range of subject areas and also contributes to the local economy by providing training opportunities for volunteers, many of whom then go on to gain employment in addition to providing a valuable service to their community.

The team is made up of volunteers and paid employees who deliver advice from locations in the community (often co-located with other partners) across Oldham, Rochdale and Trafford via a multitude of channels; face-to-face, telephone, letter, email and web chat. The scope of enquiries covers the full range of Citizens Advice subject areas including benefits, debt, housing, employment, consumer, family, legal, immigration, health and education. Specialist services deliver advice to clients needing Money Advice, help claiming Universal Credit, help with benefits and benefit appeals, specialist support for clients with cancer and those needs support with a housing problem.

## Citizens Advice SORT Group Ltd Trustees' annual report

for the year ended 31 March 2021

In the 12 months of 2020-21, CA SORT answered 17,796 (Oldham 5950, Trafford 5808, Rochdale 6038) phone calls at Level 1, and another 14,000 (Oldham 6,340, Trafford 3202, Rochdale 4210) unique clients at Level 2 advice and casework (level 3) with 65,724 issues (Oldham 28,000, Trafford 19,000, Rochdale 18,724),

Over the period 2020-21, the charity helped secure an extra £13 million (Oldham £7.2m, Trafford 1.2m, Rochdale £4.6m), for clients and supported the writing off and rescheduling of £2.3 million (Oldham £1m, Trafford £530,000, Rochdale £770,000) of debts.

Universal credit topped the issues clients came to seek support with (32%) followed by benefits and tax credit issues more widely (21%). Debt remains a significant issue across Oldham, Rochdale and Trafford with 13% of enquiries being focused on this issue, followed then by housing (6.5%) and employment (4.8%)

During 2020/2021 the main work of the ELT and LT focused on three main elements; implementation of the new advice model following the successful tendering of the information, advice and guidance commissioned by Rochdale and Trafford Councils jointly with Stockport Council, the forming of a new 3 year collaboration business plan and the improvement of capacity and quality across the organisation.

The organisational audit was carried out in September 2020 and resulted in the organisation, once again being given an overall score of outstanding, and the highest score possible.

## Financial review

The Trustees confirm that the major risks to which the Charity is exposed have been reviewed and systems established to mitigate those risks.

The Charity is predominantly funded by grants (both restricted and unrestricted) which have allowed the Charity to carry out a wide range of advisory services to meet its charitable objectives. The Charity also has a sustainable level of income from fee earning advisory work.

The financial climate is extremely challenging and continues to be challenging moving into financial year 20/21. We have implemented various cost saving efficiencies and continue to seek to reduce costs and achieve further efficiencies where necessary. Financial performance in 20/21 resulted in a surplus of £7,453 (2020: deficit £90,832), excluding loss on pension actuary of £505,000 (2020: Gain £261,000).

## Reserves policy

The free reserves held by the charity as at 31st March 2021 amounted to £1,034,532 (2020: £1,034,459), excluding pension liability. The Trustees have designated £21,681 of these funds to repair/renovate Ascroft Court. The Trustees consider the Charity to be a going concern.

Citizens Advice SORT Group Ltd  
Trustees' annual report  
for the year ended 31 March 2021

There is no immediate impact on the going concern as the pension scheme is unlikely to trigger a cessation event in the short to medium term. Any unfunded liabilities that may arise will be underwritten by the local authority who will act as guarantor. Therefore, any risk to the company is minimal and will be mitigated. CA SORT will continue to monitor the risk.

The Charity continues to review its reserves policy to comply with Charity Commission best practice. The aim to hold reserves that adequately fund six months running costs and cover redundancy payments and other liabilities has been achieved.

## **Plans for the future**

The trustees are grateful to the agencies and individuals who are working so hard to help us provide and maintain an effective and quality assured independent advice service for the people of Oldham, Rochdale and Trafford.

Within the context of the successful recommissioning process and growing relationship with Citizens Advice Stockport, it believes the charity is in a strong position to move forward and continue to build on the successes of the previous year.

The future almost certainly means more change for CA SORT where there is uncertainty around the future funding from the Money and Pension Service, pressure from Government on local authorities to meet their reduced spending plans, the continued rollout of Universal Credit rollout and the United Kingdom's decision to leave the European Union. Despite that, the Directors are confident that the organisation has a realistic and deliverable Business and Development Plan which seeks to develop new, innovative and sustainable funding streams and seeks to ensure the continuation of a good quality information, advice and casework service.

## **Structure, governance and management**

### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

CA SORT is a charitable company limited by guarantee. It is governed by Memorandum and Articles of Association. The members of the Charity are the current trustees identified above. In the event of the Charity being wound up, the liability of the members will be limited to £1 per member.

On 29th November 2012, Oldham Metropolitan Citizens Advice Bureaux and Rochdale & District Citizens Advice Bureau adopted the Articles of Association of CA SORT. The Company's sole member became CA SORT.

On 12th June 2017, Trafford Citizens Advice Bureau adopted the Articles of Association of CA SORT. This Company's sole member became CA SORT.

Up until 26 March 2021, the company was known as Citizens Advice Pennine West. On the 26th March 2021 a resolution was filed at Companies House to change the name of the company to Citizens Advice

Citizens Advice SORT Group Ltd  
Trustees' annual report  
for the year ended 31 March 2021

SORT Group Ltd (otherwise referred to as CA SORT in these accounts). This was in anticipation of the merger of Citizens Advice Stockport Ltd into the group on the 1st April 2021. The existing members of the group remained as Citizens Advice Oldham (CAO), Citizens Advice Rochdale (CAR) and Citizens Advice Trafford (CAT).

Following this merger the company embarked on a staff restructure to better position itself for the demands of a larger organisation and the opportunities it is to harness.

## Charity constitution

The charity's objects are to promote any charitable purpose for the benefit of the community by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

## Recruitment and appointment of new trustees

The Articles of Association provide that the number of trustees shall not be less than three nor more than fifteen. The actual level is agreed by the board of directors. Directors are elected for a three year term and retire on rotation.

Directors, who are also trustees of the company, are required to go through a selection process and are interviewed by the Chair of the board or trustee (supported by the company secretary). At the next available meeting of the board, the Chair recommends for approval, the appointment of any trustee who is deemed appointable.

The board annually reviews the board of director's composition based on skills and experiences.

As an incorporated charity, we file an AP01 with Companies House within 14 days of the appointment. When details on that form change, form CH01 is completed and filled with Companies House. Where a director resigns, we also file TM01 forms - all in line with our statutory obligations.

New trustees are provided with a formal induction. This is followed up with an induction meeting with relevant members of the Executive Leadership Team (ELT), members of the Leadership Team (LT) and the Chair of the Trustee Board. This provides an opportunity to learn more about the work of CA SORT, focus on current Board priorities and to assess any individual training needs. The board also holds an annual development session.

## Organisational structure

As a charitable organisation, from 1st April 2019 CA SORT works in a formal collaboration with Citizens Advice Stockport where both organisations work together to service clients across Stockport, Oldham, Rochdale and Trafford. Both organisations share an Executive Leadership Team, Leadership Team, Chair, Vice Chair and Treasurer.

The charitable company operates from premises within Oldham and from a variety of venues throughout the Oldham, Rochdale and Trafford.

A Trustee Board (the board of directors), comprising trustees of the charitable company, is in place to monitor financial policies, strategies and procedures and to take certain decisions in accordance with the delegated powers.

Citizens Advice SORT Group Ltd  
Trustees' annual report  
for the year ended 31 March 2021

The Board of Directors meets in formal session four times a year (at a minimum) to determine overall policy and overview the furtherance of the charitable company's objects.

Within the governance structure, the charitable organisation also has a number of board committees;

- Finance and planning committee
- Governance, people and performance committee
- Risk and compliance committee

Day to day organisational decisions are delegated to the CA SORT Chief Executive Officer and other members of collaboration ELT. The organisational structure chart of the collaboration is regularly reviewed.

## Decision making

The Trustees carry the ultimate responsibility for the conduct of CA SORT and for ensuring that the charity satisfies its legal and contractual obligations.

## Related parties and relationships with other organisations

CA SORT and all its subsidiaries are a members of Citizens Advice, the national association for the Citizens Advice service throughout England, Wales and Northern Ireland. Membership of the national association requires the charitable company to adhere to rigorous standards in respect of governance, organisational practices and quality of advice. The Citizens Advice Membership Scheme requires member organisations to undergo a self-assessment audit of organisational standards and quality of advice every year and a more in-depth and independent audit of organisation standards and quality of advice by Citizens Advice auditors every three years.

## Remuneration policy for key management personnel

The pay of the Executive Leadership Team is set by the trustee board and is reviewed annually by the trustees.

## Risk management

The trustees have reviewed their procedures in the light of corporate governance guidance contained within the Statement of Recommended Practice 'Accounting and Reporting by Charities'.

A risk assessment report is contained within the business plan and anticipates potential changes to the environment in which CA SORT is working and highlights how these would impact on its services. In addition it produces an annual risk register, based on a matrix supplied by Citizens Advice – the national association.

The risk and compliance committee of the Trustee Board interrogates and reviews risk on a regular basis and makes recommendations to the Trustee Board as and when required.

CA SORT faces a range of operational and strategic risks and the key to successful risk management is to identify potential risks, the likelihood of them occurring and then obviate their impact. The Risk Register is a formal statement of CA SORT risk management strategy and how the impact of potential

Citizens Advice SORT Group Ltd  
Trustees' annual report  
for the year ended 31 March 2021

risks can be minimised. Identifying the risks is an important element of risk management and has been given detailed and careful consideration. Areas which have been covered in this process include:

- activities and services undertaken by the organisation
- our objectives
- targets and outputs required by funders and others
- the operating structure
- external factors (statutory obligations, relationships with funders)
- comparisons with other local Citizens Advice /comparable organisations
- past performance and previous risks encountered

CA SORT objectives, its internal organisation and the environment in which it operates are continually evolving and as a result, the risks it faces are not constant. Organisational success derives in part from successful management of risk and so the purpose of internal control is to help manage and control risk appropriately rather than to eliminate it.

Citizens Advice SORT Group Ltd  
Trustees' annual report  
for the year ended 31 March 2021

## Statement of responsibilities of the trustees

The trustees (who are also directors of Citizens Advice SORT Group Ltd for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable group and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditors are unaware
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information

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



Citizens Advice SORT Group Ltd  
Trustees' annual report  
for the year ended 31 March 2021

**Auditors**

Moss & Williamson Limited were re-appointed as the charitable company's auditors during the year and have expressed their willingness to continue in that capacity.

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime of the Companies Act 2006.

The trustees' annual report has been approved by the trustees on 28.11.21 and signed on their behalf by

A handwritten signature in black ink, appearing to be 'Phil Aspden', written over a horizontal line.

Phil Aspden

Trustee



Citizens Advice SORT Group Ltd  
Independent auditors' report  
for the year ended 31 March 2021

**Opinion**

We have audited the financial statements of Citizens Advice SORT Group Ltd (the parent charitable company) and its subsidiaries (the group) for the year ended 31 March 2021 which comprise the consolidated Statement of Financial Activities, Balance Sheets, consolidated Cash flow statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the groups and parent charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of The Charities Act 2011.

**Basis for opinion**

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

**Conclusions relating to going concern**

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the entity's ability to continue as a going concern for a period of at least 12 months from when the financial statements are authorised for issue.

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

**Other information**

The other information comprises the information included in the annual report, including the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the

Citizens Advice SORT Group Ltd  
Independent auditors' report  
for the year ended 31 March 2021

extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the group and charitable parent company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

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

**Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement (set out on page 10), the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Citizens Advice SORT Group Ltd  
Independent auditors' report

for the year ended 31 March 2021

risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities is available on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities).

This description forms part of our auditor's report.

Moss & Williamson Limited is eligible for appointment as auditor of the charitable company by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

**Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Section 144 Charities Act 2011. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Moss & Williamson limited

Moss & Williamson Limited

Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006

Chartered Accountants

Registered Auditor

Booth Street Chambers

Ashton-under-Lyne

Lancashire

OL6 7LQ

Date: ..... 25 November 2021

Citizens Advice SORT Group Ltd  
Independent auditors' report  
for the year ended 31 March 2021

**Auditor's responsibilities for the audit of the financial statements**

We have been appointed as auditor under Section 144 Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Enquiries were made of the Trustees and management with a view to identifying those laws and regulations that could be expected to have a material impact on the financial statements.

We obtained an understanding of the legal and regulatory framework that the company operates in, and the principal risks of non-compliance with laws and regulations which we identified as being significant to the company related to UK Financial Reporting Standards, Company Law, Charity Law, UK Tax Legislation and Health & Safety regulation. We considered the extent to which the non-compliance with these regulations would have an impact on the accounts.

The audit procedures we undertook in response to the potential risks relating to irregularities (which include fraud and non-compliance with laws and regulations) included, but not limited to:

- enquiries of management about procedures for compliance with laws and regulations
- enquiring of management as to whether they had any knowledge of actual, suspected or alleged fraud
- we inspected the minutes of meetings of those charges with governance
- in addressing the risk of fraud through management override of controls we tested the appropriateness of journals entries
- we ensured the audit team were alert for any identification of non-compliance throughout the audit.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The

Citizens Advice SORT Group Ltd  
Consolidated Statement of Financial Activities  
(including Income and Expenditure account)  
for the year ended 31 March 2021

	Note	Unrestricted funds £	Restricted funds £	Total funds 2021 £	Total funds 2020 £
<b>Income from:</b>					
Donations and legacies	3	637,832	-	637,832	664,192
Charitable activities: Advisory Services	4	710,003	648,137	1,358,140	1,234,895
Other income	5	-	-	-	1,208
Investments	6	1,077	-	1,077	841
<b>Total income</b>		<b>1,348,912</b>	<b>648,137</b>	<b>1,997,049</b>	<b>1,901,136</b>
<b>Expenditure on:</b>					
Charitable activities: Advisory Services	7	1,245,685	778,324	2,024,009	1,991,968
<b>Total expenditure</b>		<b>1,245,685</b>	<b>778,324</b>	<b>2,024,009</b>	<b>1,991,968</b>
<b>Net income/(expenditure) before net gains/(losses)</b>		103,227	(130,187)	(26,960)	(90,832)
Realised gains/(losses) on investments		34,413	-	34,413	-
Net actuarial gains/(losses) on defined pension schemes	24	(505,000)	-	(505,000)	261,000
<b>Net income/(expenditure) for the year</b>	9	<b>(367,360)</b>	<b>(130,187)</b>	<b>(497,547)</b>	<b>170,168</b>
Transfer between funds		(137,567)	137,567	-	-
<b>Net movement in funds for the year</b>		<b>(504,927)</b>	<b>7,380</b>	<b>(497,547)</b>	<b>170,168</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		(68,541)	(3,504)	(72,045)	(242,213)
<b>Total funds carried forward</b>		<b>(573,468)</b>	<b>3,876</b>	<b>(569,592)</b>	<b>(72,045)</b>

The statement of financial activities includes all gains and losses recognised in the year.  
All income and expenditure derive from continuing activities.



Citizens Advice SORT Group Ltd  
Company number 08290395

Balance Sheets  
as at 31 March 2021

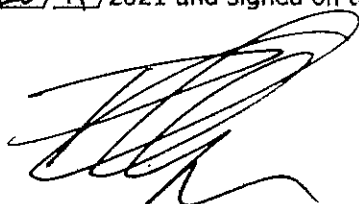
	Note	The group		The Charity	
		2021 £	2020 £	2021 £	2020 £
<b>Fixed assets</b>					
Tangible assets	14	117,897	111,578	-	-
Investments	15	168,177	133,764	168,177	133,764
<b>Total fixed assets</b>		<b>286,074</b>	<b>245,342</b>	<b>168,177</b>	<b>133,764</b>
<b>Current assets</b>					
Debtors	18	263,215	179,583	56,835	46,029
Cash at bank and In hand	19	746,182	701,217	86,501	58,020
<b>Total current assets</b>		<b>1,009,397</b>	<b>880,800</b>	<b>143,336</b>	<b>104,049</b>
<b>Liabilities</b>					
Creditors: amounts falling due in less than one year	20	(257,063)	(95,187)	(203,133)	(51,592)
<b>Net current assets</b>		<b>752,334</b>	<b>785,613</b>	<b>(59,797)</b>	<b>52,457</b>
<b>Total assets less current liabilities</b>		<b>1,038,408</b>	<b>1,030,955</b>	<b>108,380</b>	<b>186,221</b>
Creditors: amounts falling due after more than one year	21	-	-	(150,000)	(150,000)
<b>Net assets excluding pension liability</b>		<b>1,038,408</b>	<b>1,030,955</b>	<b>(41,620)</b>	<b>36,221</b>
Pension liability	24	(1,608,000)	(1,103,000)	-	-
<b>Net assets / liabilities</b>		<b>(569,592)</b>	<b>(72,045)</b>	<b>(41,620)</b>	<b>36,221</b>
<b>Funds of the charity:</b>					
Restricted Income funds	22	3,876	(3,504)	(2,894)	197
Unrestricted income funds					
General fund	23	1,012,851	1,012,778	(38,726)	36,024
Designated fund	23	21,681	21,681	-	-
Pension	23	(1,608,000)	(1,103,000)	-	-
<b>Total charity funds</b>		<b>(569,592)</b>	<b>(72,045)</b>	<b>(41,620)</b>	<b>36,221</b>

These accounts are prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The notes on pages 19 to 40 form part of these accounts.

Approved by the trustees on 25/11/2021 and signed on their behalf by:

Phil Aspden (Trustee)





Citizens Advice SORT Group Ltd  
Consolidated Statement of Cash Flows  
for the year ending 31 March 2021

	Note	2021 £	2020 £
<b>Cash provided by/(used in) operating activities</b>	27	<b>70,168</b>	<b>(32,666)</b>
<i>Cash flows from investing activities:</i>			
Dividends, Interest, and rents from investments		1,077	841
Purchase of tangible fixed assets		(26,280)	(932)
Purchase of fixed asset investments		-	(150,000)
<b>Cash provided by/(used in) Investing activities</b>		<b>(25,203)</b>	<b>(150,091)</b>
Increase/(decrease) in cash and cash equivalents in the year		44,965	(182,757)
Cash and cash equivalents at the beginning of the year		701,217	883,974
<b>Total cash equivalents at the end of the year</b>		<b>746,182</b>	<b>701,217</b>

Notes to the accounts for the year ended 31 March 2021

**1 Accounting policies**

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

**a Basis of preparation**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), second edition - October 2019 (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006 and UK Generally Accepted Accounting Practice.

Citizens Advice SORT Group Ltd meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

**b Group financial statements**

The consolidated financial statements incorporate the financial statements of the company and entities (including special purpose entities) controlled by the group (its subsidiaries). Control is achieved where the group has the power to govern the financial and operating policies of an entity so as to obtain benefits from its activities.

The results of subsidiaries acquired or disposed of during the year are included in total comprehensive income from the effective date of acquisition and up to the effective date of disposal, as appropriate using accounting policies consistent with those of the parent.

All intra-group transactions, balances, income and expenses are eliminated in full on consolidation. Investments in subsidiaries are accounted for at cost less impairment in the individual financial statements.

**c Preparation of the accounts on a going concern basis**

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

In the application of the Charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next reporting period.

Notes to the accounts for the year ended 31 March 2021 (continued)

**d Income**

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income received in advance of a provision of a specified service is deferred until the criteria for income recognition are met.

**e Donated services and facilities**

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer is not recognised; refer to the trustees' annual report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

**f Interest receivable**

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.

**g Fund accounting**

Unrestricted funds are available to spend on activities that further any of the purposes of charity.

Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

Notes to the accounts for the year ended 31 March 2021 (continued)

**h Expenditure and irrecoverable VAT**

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

**i Allocation of governance costs**

Governance costs include costs of the preparation and examination of statutory accounts, the costs of trustee meetings and the cost of any legal advice to trustees on Governance or constitutional matters. Governance costs have been apportioned based on employee hours.

**j Operating leases**

Operating leases are leases in which the title to the assets, and the risks and rewards of ownership, remain with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

**k Tangible fixed assets**

Individual fixed assets costing £300 or more are capitalised at cost and are depreciated over their estimated useful economic lives as follows:

Freehold building	2% - 4% straight line
Leasehold land	Not depreciated
Property improvements	10% straight line
Fixtures, fittings and equipment	10% - 33% straight line

**l Fixed asset investments**

Investments in quoted equity instruments are measured at fair value. Changes in fair value are recognised in the Statement of Financial Activities.

**m Debtors**

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

Notes to the accounts for the year ended 31 March 2021 (continued)

**n Cash at bank and in hand**

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**o 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.

**p Financial Instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**q Pension costs and other post-retirement benefits**

**Defined benefit pension plan**

The company recognises a defined net benefit pension asset or liability in the statement of financial position as the net total of the present value of its obligations and the fair value of plan assets out of which the obligations are to be settled. The defined benefit liability is measured on a discounted present value basis using a rate determined by reference to market yields at the reporting date on high quality corporate bonds, equities and property. Defined benefit obligations and the related expenses are measured using the projected unit credit method. Plan surpluses are recognised as a defined benefit asset only to the extent that the surplus is recoverable either through reduced contributions in the future or through refunds from the plan.

Changes in the net defined benefit asset or liability arising from employee service are recognised in income or expenditure as a current service cost where it relates to services in the current period and as a past service cost where it relates to services in prior periods. Costs relating to plan introductions, benefit changes, curtailments and settlements are recognised in income or expenditure in the period in which they occur.

Net Interest is determined by multiplying the net defined benefit liability by the discount rate, both as determined at the start of the reporting period, taking account of any changes in the net defined benefit liability during the period as a result of contribution and benefit payments. Net interest is recognised in income or expenditure.

**Defined contribution pension plan**

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

Citizens Advice SORT Group Ltd

Notes to the accounts for the year ended 31 March 2021 (continued)

**2 Legal status of the charity**

The charity is a company limited by guarantee registered in England and Wales and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office address is disclosed on page 1.

**3 Income from donations and legacies**

<b>Current reporting period</b>	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>Total 2021 £</b>
Donations	663	-	663
Grants			
General Advice Service	466,576	-	466,576
District Partnership	13,027	-	13,027
Multiple Sclerosis	3,600	-	3,600
NHS Clinical Commission	111,216	-	111,216
Oldham Council	12,750	-	12,750
RMBC Crisis Fund	15,000	-	15,000
Sholver Outreach	10,500	-	10,500
Shaw and Crompton District Parish	4,500	-	4,500
<b>Total</b>	<b>637,832</b>	<b>-</b>	<b>637,832</b>
<b>Previous reporting period</b>	<b>Unrestricted £</b>	<b>Restricted £</b>	<b>Total 2020 £</b>
Donations	411	-	411
Grants			
General Advice Service	450,998	-	450,998
District Partnership	35,388	-	35,388
First Choice Homes	44,906	-	44,906
Multiple Sclerosis	3,600	-	3,600
NHS Clinical Commission	109,844	-	109,844
RMBC Crisis Fund	15,000	-	15,000
Sholver Outreach	3,500	-	3,500
Other small grants	545	-	545
<b>Total</b>	<b>664,192</b>	<b>-</b>	<b>664,192</b>

Citizens Advice SORT Group Ltd

Notes to the accounts for the year ended 31 March 2021 (continued)

**4 Income from charitable activities**

<b>Current reporting period</b>	Unrestricted £	Restricted £	Total 2021 £
<b><i>Advisory Services</i></b>			
Fees	570,214	-	570,214
Disbursements	(16,050)	-	(16,050)
Grants			
Forever Manchester	19,746	-	19,746
Help to Claim	-	310,146	310,146
IVHA	-	6,770	6,770
Macmillan Cancer Support	-	33,716	33,716
Money Advice Service	-	297,505	297,505
National Lottery - COVID	95,773	-	95,773
National Citizens Advice Bureau	32,685	-	32,685
Trafford Housing Trust	7,635	-	7,635
<b>Total</b>	<b>710,003</b>	<b>648,137</b>	<b>1,358,140</b>
<b><i>Previous reporting period</i></b>	<b><i>Unrestricted</i></b>	<b><i>Restricted</i></b>	<b><i>Total 2020</i></b>
	<b><i>£</i></b>	<b><i>£</i></b>	<b><i>£</i></b>
<b><i>Advisory Services</i></b>			
Fees	604,641	-	604,641
Disbursements	18,926	-	18,926
Grants			
Help to Claim	-	305,931	305,931
HMR Cancer Support	-	9,850	9,850
IVHA	-	(3,080)	(3,080)
Macmillan Cancer Support	-	33,754	33,754
Money Advice Service	-	264,873	264,873
<b>Total</b>	<b>623,567</b>	<b>611,328</b>	<b>1,234,895</b>
<b>5 Income from other activities</b>	2021 £	2020 £	
Other income	-	1,208	
	-	1,208	

All income from other activities is unrestricted.

Citizens Advice SORT Group Ltd

Notes to the accounts for the year ended 31 March 2021 (continued)

**6 Investment Income**

<b>Current reporting period</b>	Unrestricted £	Restricted £	Total 2021 £
Income from bank deposits	69	-	69
Dividends received	1,008	-	1,008
	<u>1,077</u>	<u>-</u>	<u>1,077</u>
<b>Previous reporting period</b>	<i>Unrestricted £</i>	<i>Restricted £</i>	<i>Total 2020 £</i>
Income from bank deposits	221	-	221
Dividends received	620	-	620
	<u>841</u>	<u>-</u>	<u>841</u>

**7 Analysis of expenditure on charitable activities**

<b>Current reporting period</b>	Advisory Services £	Total 2021 £
Staff costs	1,650,417	1,650,417
Bank charges	1,948	1,948
Consultancy fees	34,274	34,274
Disbursements	1,940	1,940
Equipment expensed	3,388	3,388
Insurance	12,011	12,011
IT support	33,754	33,754
Light and heat	4,419	4,419
Partner payments	79,595	79,595
Postage	2,317	2,317
Rates and water	2,164	2,164
Stationery and printing	4,275	4,275
Telephone	35,764	35,764
Other office costs	3,338	3,338
Rent	36,933	36,933
Repairs and maintenance	8,298	8,298
Staff training	3,571	3,571
Subscriptions	27,444	27,444
Sundry	4,622	4,622
Temps and recruitment	20,162	20,162
Travel and subsistence	1,276	1,276
Volunteer expenses	32	32
Depreciation	19,961	19,961
Governance costs (see note 8)	32,106	32,106
	<u>2,024,009</u>	<u>2,024,009</u>

Citizens Advice SORT Group Ltd

Notes to the accounts for the year ended 31 March 2021 (continued)

**7 Analysis of expenditure on charitable activities (cont.)**

<i><b>Previous reporting period</b></i>	<i><b>Advisory Services £</b></i>	<i><b>Total 2020 £</b></i>
Staff costs	1,566,125	1,566,125
Advertising	2,369	2,369
Bank charges	2,082	2,082
Consultancy fees	4,490	4,490
Disbursements	26,046	26,046
Equipment expended	2,835	2,835
Insurance	9,257	9,257
IT support	6,858	6,858
Light and heat	9,198	9,198
Postage	6,894	6,894
Rates and water	4,214	4,214
Stationery and printing	12,079	12,079
Telephone	25,068	25,068
Other office costs	12,539	12,539
Rent	43,144	43,144
Repairs and maintenance	17,501	17,501
Staff training	6,385	6,385
Subscriptions	18,363	18,363
Sundry	(7)	(7)
Temps and recruitment	110,740	110,740
Travel and subsistence	19,880	19,880
Volunteer expenses	3,600	3,600
Bad debts	2,955	2,955
Irrecoverable VAT	3,339	3,339
Depreciation	13,166	13,166
Governance costs (see note 8)	62,848	62,848
	<hr/>	<hr/>
	1,991,968	1,991,968
	<hr/>	<hr/>
	2021	2020
	£	£
Restricted expenditure	778,324	720,536
Unrestricted expenditure	1,245,685	1,271,432
	<hr/>	<hr/>
	2,024,009	1,991,968
	<hr/>	<hr/>

## Notes to the accounts for the year ended 31 March 2021 (continued)

**8 Analysis of governance costs**

<b>Current reporting period</b>	<b>Governance £</b>	<b>Total 2021 £</b>
Audit fees	3,200	3,200
Accountancy services	9,684	9,684
Legal and professional	19,086	19,086
Other governance costs	136	136
	<hr/>	<hr/>
	32,106	32,106
	<hr/>	<hr/>
<b>Previous reporting period</b>	<b>Governance £</b>	<b>Total 2020 £</b>
Audit fees	3,600	3,600
Accountancy services	7,768	7,768
Legal and professional	34,762	34,762
Impairment of Investment	16,236	16,236
Other governance costs	482	482
	<hr/>	<hr/>
	62,848	62,848
	<hr/>	<hr/>

**9 Net Income/(expenditure) for the year**

This is stated after charging/(crediting):	<b>2021 £</b>	<b>2020 £</b>
Depreciation	19,961	13,166
Operating lease rentals:		
Property	34,116	34,116
Other	1,403	1,403
Auditor's remuneration - audit fees	3,200	3,600
Other accountancy fees	9,684	7,768
	<hr/>	<hr/>

Citizens Advice SORT Group Ltd

Notes to the accounts for the year ended 31 March 2021 (continued)

**10 Staff costs**

Staff costs during the year were as follows:

	2021 £	2020 £
Wages and salaries	1,464,643	1,387,892
Social security costs	114,293	112,036
Pension costs	71,481	66,197
	<hr/>	<hr/>
	1,650,417	1,566,125
	<hr/>	<hr/>

One employee has employee benefits between £60,000 and £70,000 in the year (2020: Nil).

The average number of staff employed during the period was 65 (2020: 70).

The key management personnel of the charity comprise the trustees, the Chief Executive Officer and the Deputy Chief Executive Officer. The total employee benefits of the key management personnel of the charity were £151,975 (2020: £135,030).

**11 Trustee remuneration and expenses, and related party transactions**

Neither the trustees nor any persons connected with them received any remuneration or reimbursed expenses during the year (2020: Nil).

No trustees received travel and subsistence expenses during the year (2020:£nil).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity, including guarantees, during the year (2020: nil).

## Citizens Advice SORT Group Ltd

### Notes to the accounts for the year ended 31 March 2021 (continued)

#### 12 Government grants

The government grants recognised in the accounts were as follows:

	2021 £	2020 £
District Partnership	13,027	35,388
Oldham Council	265,000	265,000
RMBC Crisis Fund	15,000	15,000
Rochdale Council	305,000	305,000
	<hr/>	<hr/>
	598,027	620,388
	<hr/>	<hr/>

There were no unfulfilled conditions and contingencies attaching to the grants.

#### 13 Corporation tax

The charity is exempt from tax on income and gains falling within Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

## Notes to the accounts for the year ended 31 March 2021 (continued)

**14 Fixed assets: tangible assets****The group**

	Freehold property <i>At valuation</i> £	Long leasehold <i>At valuation</i> £	Improvements to property <i>At cost</i> £	Fixtures and fittings <i>At cost</i> £	Total £
<b>Cost</b>					
At 1 April 2020	110,000	15,000	53,903	87,298	266,201
Additions	-	-	-	26,280	26,280
At 31 March 2021	110,000	15,000	53,903	113,578	292,481
<b>Depreciation</b>					
At 1 April 2020	25,433	-	46,114	83,076	154,623
Charge for the year	8,508	-	4,443	7,010	19,961
At 31 March 2021	33,941	-	50,557	90,086	174,584
<b>Net book value</b>					
At 31 March 2021	76,059	15,000	3,346	23,492	117,897
At 31 March 2020	84,567	15,000	7,789	4,222	111,578

The revaluation of the Freehold Property and Long Leasehold Land was carried out on 13 October 2017 by Barton Kendall Commercial, Chartered Surveyors.

The carrying amount under the cost value would have been £91,730 (2020: £100,880) Freehold Property and £9,552 (2020: £9,552) Long Leasehold Land.

**The charity**

No tangible fixed assets are owned directly by the charity.

Citizens Advice SORT Group Ltd

Notes to the accounts for the year ended 31 March 2021 (continued)

**15 Investments**

	<b>The group</b>		<b>The charity</b>	
	2021 £	2020 £	2021 £	2020 £
Market value at the start of the year	133,764	150,000	133,764	150,000
Impairments	-	(16,236)	-	(16,236)
Add net gain/(loss) on revaluation	34,413	-	34,413	-
	<hr/>	<hr/>	<hr/>	<hr/>
Market value at the end of the year	168,177	133,764	168,177	133,764
	<hr/>	<hr/>	<hr/>	<hr/>

Investments are all carried at fair value and are all traded in quoted public markets except the shares in the subsidiary undertaking.

There were no Investments outside the UK.

**16 Subsidiary undertaking**

The company holds 100% of the voting rights of the following companies:

<b>Company</b>	<b>Company number</b>	<b>Charity number</b>	<b>Registered office</b>	<b>Reserves £</b>	<b>Surplus/ (deficit) for the year £</b>
Citizens Advice Trafford	5027375	1102003	England & Wales	197,357	63,209
Oldham Metropolitan Citizens Advice	2165003	519868	England & Wales	(85,583)	(229,272)
Rochdale & District Citizens Advice	2332284	701212	England & Wales	(635,744)	(249,625)

Oldham Metropolitan Citizens Advice is exempt from the requirements of the Companies Act relating to the audit of individual accounts by virtue of s479A.

Under s479C, Citizens Advice SORT Group Ltd has provided a guarantee for the year ended 31 March 2021 that no audit is required.

Citizens Advice SORT Group Ltd

Notes to the accounts for the year ended 31 March 2021 (continued)

**17 Parent charity**

The parent charity's gross income and the results for the year are disclosed as follow:

	2021 £	2020 £
Gross Income	411,302	424,481
Result for the year	(41,620)	36,221

**18 Debtors**

	<b>The group</b>		<b>The charity</b>	
	2021 £	2020 £	2021 £	2020 £
Trade debtors	188,886	65,998	30,187	5,372
Other debtors	15,636	923	3,306	80
Prepayments	13,887	14,078	-	-
Accrued income	44,806	98,584	23,342	40,577
	<u>263,215</u>	<u>179,583</u>	<u>56,835</u>	<u>46,029</u>

**19 Cash at bank and In hand**

	<b>The group</b>		<b>The charity</b>	
	2021 £	2020 £	2021 £	2020 £
Cash at bank and on hand	746,182	701,217	86,501	58,020
	<u>746,182</u>	<u>701,217</u>	<u>86,501</u>	<u>58,020</u>

**20 Creditors: amounts falling due within one year**

	<b>The group</b>		<b>The charity</b>	
	2021 £	2020 £	2021 £	2020 £
Trade creditors	82,283	23,512	28,628	4,625
Taxation and social security costs	42,109	28,590	-	5,662
Pension creditor	6,006	10,535	-	-
Accrued expenses	14,830	14,610	-	-
VAT	-	17,022	-	-
Other creditors and accruals	111,835	918	2,326	-
Owed to group - less than one year	-	-	172,179	41,305
	<u>257,063</u>	<u>95,187</u>	<u>203,133</u>	<u>51,592</u>

Citizens Advice SORT Group Ltd

Notes to the accounts for the year ended 31 March 2021 (continued)

**21 Creditors: amounts falling after more than one year**

	<b>The group</b>		<b>The charity</b>	
	2021 £	2020 £	2021 £	2020 £
Owed to group - more than one year	-	-	150,000	150,000
	<u>-</u>	<u>-</u>	<u>150,000</u>	<u>150,000</u>

**22 Analysis of movements in restricted funds**

**The Group**

<b>Current reporting period</b>	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2021 £
Help to Claim	197	310,146	(313,237)	-	(2,894)
IVHA	-	6,770	-	-	6,770
Macmillan Cancer Support	(3,701)	33,716	(38,093)	8,078	-
Money Advice Service	-	297,505	(426,994)	129,489	-
<b>Total</b>	<b>(3,504)</b>	<b>648,137</b>	<b>(778,324)</b>	<b>137,567</b>	<b>3,876</b>

<b>Previous reporting period</b>	Balance at 1 April 2019 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2020 £
Help to Claim	-	305,929	(305,732)	-	197
IVHA	-	(3,080)	3,080	-	-
Money Advice Service	-	264,875	(361,284)	96,409	-
Macmillan Cancer Support	(274)	33,754	(37,181)	-	(3,701)
RMBC Crisis Fund	10,426	-	(10,426)	-	-
Universal Support	(857)	9,850	(8,993)	-	-
<b>Total</b>	<b>9,295</b>	<b>611,328</b>	<b>(720,536)</b>	<b>96,409</b>	<b>(3,504)</b>

<b>Name of restricted fund</b>	<b>Description, nature and purposes of the fund</b>
Help to Claim	to provide information and advice on universal credit claims.
IVHA	A face-to-face debt advice project advising on the full range of insolvency options.
Macmillan Cancer Support	to provide information and advice on welfare benefits to clients and their families who have been affected by cancer.

## Notes to the accounts for the year ended 31 March 2021 (continued)

**22 Analysis of movements in restricted funds (cont.)**

Money Advice	A face-to-face debt advice project advising on the full range of insolvency options.
RMBC Crisis Fund	to provide Information and advice to the most vulnerable.
Universal Support	to provide Information and advice on universal credit claims.

The transfer of funds from Money Advice and Macmillan Cancer Support are relating to transfers from unrestricted funds to cover the shortfall in funding for the additional expenditure Incurred, to ensure the outcomes of the funds were delivered.

**The Charity**

<b>Current reporting period</b>	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2021 £
Help to Claim	197	310,146	(313,237)	-	(2,894)
<b>Total</b>	<b>197</b>	<b>310,146</b>	<b>(313,237)</b>	<b>-</b>	<b>(2,894)</b>
<b>Previous reporting period</b>	Balance at 1 April 2019 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2020 £
Help to Claim	-	305,929	(305,732)	-	197
Universal Support	(857)	857	-	-	-
<b>Total</b>	<b>(857)</b>	<b>306,786</b>	<b>(305,732)</b>	<b>-</b>	<b>197</b>

<b>Name of restricted fund</b>	<b>Description, nature and purposes of the fund</b>
Help to Claim	to provide information and advice on universal credit claims.
Universal Support	to provide information and advice on universal credit claims.

Notes to the accounts for the year ended 31 March 2021 (continued)

**23 Analysis of movement in unrestricted funds**

**The Group**

	Balance at 1 April 2020 £	Income £	Expenditure £	Gains and losses £	Transfers £	As at 31 March 2021 £
<b>Current reporting period</b>						
General fund	1,012,778	1,383,325	(1,245,685)	-	(137,567)	1,012,851
Designated fund	21,681	-	-	-	-	21,681
Pension	(1,103,000)	-	-	(505,000)	-	(1,608,000)
<b>Total funds</b>	<b>(68,541)</b>	<b>1,383,325</b>	<b>(1,245,685)</b>	<b>(505,000)</b>	<b>(137,567)</b>	<b>(573,468)</b>
<b>Previous reporting period</b>	<b>Balance at 1 April 2019 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Gains and losses £</b>	<b>Transfers £</b>	<b>As at 31 March 2020 £</b>
General fund	1,090,811	1,289,808	(1,271,432)	-	(96,409)	1,012,778
Designated fund	21,681	-	-	-	-	21,681
Pension	(1,364,000)	-	-	261,000	-	(1,103,000)
<b>Total funds</b>	<b>(251,508)</b>	<b>1,289,808</b>	<b>(1,271,432)</b>	<b>261,000</b>	<b>(96,409)</b>	<b>(68,541)</b>

Citizens Advice SORT Group Ltd

Notes to the accounts for the year ended 31 March 2021 (continued)

**23 Analysis of movement in unrestricted funds (cont.)**

<b>Name of unrestricted fund</b>	<b>Description, nature and purposes of the fund</b>	<b>Balance at 1 April 2020 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Transfers £</b>	<b>As at 31 March 2021 £</b>
General fund	The free reserves after allowing for all designated funds and Pension					
Designated fund	Funds to repair/renovate Ascroft Court					
Pension	See note 24					
<b>The Charity</b>						
<b>Current reporting period</b>						
General fund		36,024	101,156	(175,906)	-	(38,726)
Total funds		36,024	101,156	(175,906)	-	(38,726)
<b>Previous reporting period</b>						
		<b>Balance at 1 April 2019 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Transfers £</b>	<b>As at 31 March 2020 £</b>
General fund		(3,993)	40,017	-	-	36,024
Total funds		(3,993)	40,017	-	-	36,024
<b>Name of unrestricted fund</b>	<b>Description, nature and purposes of the fund</b>					
General fund	The free reserves after allowing for all designated funds					

## Notes to the accounts for the year ended 31 March 2021 (continued)

**24 Employee Benefit Obligations****Defined Benefit Scheme**

The pension scheme available for all staff in the employment of the charity prior to April 1, 2005 is the Greater Manchester Pension Fund (GMPF). This scheme is a defined benefit (final salary) scheme which is administered by the Local Authority on behalf of all the contributing bodies to the fund. All of the Fund's assets are pooled but the liabilities of each contributing body are assessed actuarially every three years by an independent actuary. The most recent actuarial valuation was March 31, 2019. In accordance with FRS 102 a report has been obtained on the fund from which the detail below has been extracted.

There is no immediate impact on the going concern as the pension scheme is unlikely to trigger a cessation event in the short to medium term. Any unfunded liabilities that may arise will be underwritten by the local authority who will act as guarantor. Therefore, any risk to the company is minimal and will be mitigated. Pennine West Citizens Advice Bureau Limited will continue to monitor the risk.

The amounts recognised in the balance sheet are as follows:

	2021 £	2020 £
Present value of funded obligations	(5,313,000)	(4,203,000)
Fair value of plan assets	3,705,000	3,100,000
	<u>(1,608,000)</u>	<u>(1,103,000)</u>

The amounts recognised in the statement of financial activities are as follows:

	2021 £	2020 £
Actuarial gains/(losses)	(505,000)	261,000
	<u>(505,000)</u>	<u>261,000</u>

Changes in the present value of the defined benefit obligation are as follows:

	2021 £	2020 £
Defined benefit obligation	4,203,000	4,873,000
Current service cost	61,000	74,000
Contributions by scheme participants	13,000	12,000
Interest cost	96,000	117,000
Benefits paid	(108,000)	(80,000)
Changes in demographic assumptions	21,000	(134,000)
Other experience	(45,000)	(262,000)
Changes in principal financial assumptions	1,072,000	(397,000)
	<u>5,313,000</u>	<u>4,203,000</u>

## Notes to the accounts for the year ended 31 March 2021 (continued)

**24 Employee Benefit Obligations (cont.)**

Changes in the fair value of scheme assets are as follows:

	2021 £	2020 £
Fair value of scheme assets	3,100,000	3,509,000
Interest income	71,000	84,000
Contributions by employer	43,000	40,000
Contributions by scheme participants	13,000	12,000
Benefits paid	(108,000)	(80,000)
Return on plan assets	586,000	(465,000)
	<hr/>	<hr/>
	3,705,000	3,100,000
	<hr/>	<hr/>

The major categories of scheme assets as a percentage of total scheme assets are as follows:

	2021	2020
Equities	72%	69%
Bonds	12%	15%
Property	7%	7%
Cash	9%	9%

Principal actuarial assumptions at the balance sheet date (expressed as weighted averages):

	2021	2020
Discount rate	2.0%	2.3%
Future salary increases	3.6%	2.7%
Future pension increases	2.85%	1.9%
Mortality rates:	Years	Years
Current pensioners at 65 - male	20.5	20.5
Current pensioners at 65 - female	23.3	23.1
Future pensioners at 65 - male	21.9	22.0
Future pensioners at 65 - female	25.3	25.0

**Defined Contribution Scheme**

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £86,000 (2020: £66,197).

The pension scheme available to all staff commencing employment with the charity after March 31, 2005 is a defined contribution scheme, administered on behalf of the Charity by Friends Provident. The Charity's matching contribution rate is capped at 3%. The employees' contribution rate is variable and can exceed 3%.

All pension costs are allocated to unrestricted funds.

Notes to the accounts for the year ended 31 March 2021 (continued)

## 25 Analysis of group net assets between funds

Current reporting period	Unrestricted funds				Restricted funds £	Total £
	General fund £	Pension £	Designated funds £			
Tangible fixed assets	117,897	-	-	-	-	117,897
Fixed asset investments	168,177	-	-	-	-	168,177
Net current assets/(liabilities)	(1,608,000)	-	21,681	3,876	3,876	752,334
Creditors of more than one year	-	(1,608,000)	-	-	-	(1,608,000)
<b>Total</b>	<b>(1,321,926)</b>	<b>(1,608,000)</b>	<b>21,681</b>	<b>3,876</b>	<b>(569,592)</b>	
<b>Previous Reporting Period</b>						
	Unrestricted funds				Restricted funds £	Total £
	General fund £	Pension £	Designated funds £			
Tangible fixed assets	111,578	-	-	-	-	111,578
Fixed asset investments	133,764	-	-	-	-	133,764
Net current assets/(liabilities)	767,436	-	21,681	(3,504)	(3,504)	785,613
Creditors of more than one year	-	(1,103,000)	-	-	-	(1,103,000)
<b>Total</b>	<b>1,012,778</b>	<b>(1,103,000)</b>	<b>21,681</b>	<b>(3,504)</b>	<b>(72,045)</b>	

Citizens Advice SORT Group Ltd

Notes to the accounts for the year ended 31 March 2021 (continued)

**26 Operating lease commitments**

The group's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:

	Property		Equipment	
	2021 £	2020 £	2021 £	2020 £
Less than one year	34,116	34,116	1,403	1,403
One to five years	11,371	45,487	351	1,754
Over five years	-	-	-	-
	<u>45,487</u>	<u>79,603</u>	<u>1,754</u>	<u>3,157</u>

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:

	Property		Equipment	
	2021 £	2020 £	2021 £	2020 £
Less than one year	-	-	-	-
One to five years	-	-	-	-
Over five years	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

**27 Reconciliation of net movement in funds to net cash flow from operating activities**

	2021 £	2020 £
<b>Net income/(expenditure) for the year</b>	(497,547)	170,168
<b>Adjustments for:</b>		
Depreciation charge	19,961	13,166
Actuarial (gains)/losses on defined benefit pension schemes	505,000	(261,000)
(Gains)/losses on investments	(34,413)	16,236
Dividends, interest and rents from investments	(1,077)	(841)
Decrease/(increase) in debtors	(83,632)	32,145
Increase/(decrease) in creditors	161,876	(2,540)
	<u>70,168</u>	<u>(32,666)</u>
<b>Net cash provided by/(used in) operating</b>	<u>70,168</u>	<u>(32,666)</u>

