

TAMESIDE CITIZENS ADVICE BUREAU LTD

England & Wales - Charity number 701113

Details

Other names TAMESIDE CITIZENS ADVICE BUREAUX LTD

Status Registered

Legal form Charitable company

Company number [02302696](#)

Registered 1989-01-27

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

Contact

Address Tameside Citizens Advice Bureau Ltd
Tameside One
Market Place
Ashton-Under-Lyne
OL6 6BH

Phone 0161 342 3817

Email seniormanagers@tamesidecab.org.uk

Website www.tamesidecab.org.uk

Activities

Objects: 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 the area Tameside Greater Manchester and surrounding areas.

Activities: Provision of advice and information, and specialist referrals

Classification

- **How:** Provides Advocacy/advice/information
- **What:** Disability, The Prevention Or Relief Of Poverty
- **Who:** Elderly/old People, The General Public/mankind

Geography

- **Area of benefit:** TAMESIDE IN THE COUNTY OF GREATER MANCHESTER
- Tameside

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£466,672	£491,514	-	-
2024-03-31	£448,962	£486,541	-	-
2023-03-31	£456,805	£431,877	-	-
2022-03-31	£479,134	£444,128	-	-
2021-03-31	£453,406	£443,674	-	-

Trustees

Name	Role	Appointed
Norman Mackie	Chair	
Councillor Hugh Roderick		2023-01-12
Jacqueline Fieldhouse		
Margaret Ashworth		2014-12-01
Marie May Dale		
Sandra Cheeseman		2017-08-01
Simon Mark Jones		2024-05-02
Wendy Brelsford		

TAMESIDE CITIZENS ADVICE BUREAU LTD

England & Wales - Charity number 701113

Accounts

TAMESIDE CITIZENS ADVICE BUREAU LIMITED
(A company limited by guarantee)

Financial Statements

For the year ended 31 March 2025

Company no: 02302696 (England & Wales)

Charity no: 701113

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

FINANCIAL STATEMENTS

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TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Legal and administrative information

DIRECTORS	M Ashworth W Brelsford S Cheeseman M Dale J Fieldhouse N Mackie H Roderick (Councillor) S M Jones appointed 2/5/24
SECRETARY	N Morgan
REGISTERED OFFICE	Tameside One Market Place Ashton-under-Lyne OL6 6BH
COMPANY LIMITED BY GUARANTEE: REGISTERED NUMBER	02302696
CHARITY: REGISTERED NUMBER	701113
BANKERS	Barclays Bank PLC Leicester LE87 2BB
INDEPENDENT EXAMINER	J A Simpson & Co Ltd 48 Bredbury Green Romiley Stockport SK6 3DN

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Directors' Report (incorporating the Trustees' Report)

The directors and trustees present their report and the examined accounts for the year ended 31 March 2025. The directors have adopted the provisions of FRS 102 in preparing the annual report and financial statements of the charity.

Constitution, objects, policies and public benefit

The principal activity of the company continued to be the operation of a Citizen's Advice Bureau.

The company, which is a company limited by guarantee, is a registered charity established for the promotion of charitable purposes for the benefit of the community in the area of Tameside. The organisation ensures that all services are available to the general public and people in poverty are not excluded, as no fees are payable.

The charity has an additional aim of ensuring that individuals do not suffer through lack of knowledge of their rights and responsibilities or the services available, or through an inability to express their needs effectively.

These aims are achieved through trained volunteers giving free, confidential, impartial and independent advice to the local community. These objectives remain unchanged from previous years. The company is a member of the National Association of Citizens Advice Bureaux and adheres to their policies and principles.

Performance, activities and future developments

The company receives grants from Tameside Metropolitan Borough Council, the Money and Pensions Service (MaPS), and other changeable funders.

The deficit for the year amounted to £24,842 (2024 deficit: £37,579).

Total reserves stand at £225,907 (2024 £250,749).

These reserves are carried forward for the furtherance of the charity's objectives in future years.

The accounts have been prepared on a going concern basis, as the funding for the next financial year has been provisionally agreed. The company plans to continue to expand its services, in part by attracting external sources of funding.

Reserves

In accordance with Charity Commission recommendations the company tries to maintain reserves sufficient to meet at least three months running costs. This has been achieved as at 31 March 2025.

Organisation

The charity is administered by its board of directors, who meet regularly to decide policy. New directors are appointed by the approval of the board. A Chief Officer is appointed to oversee the day to day running of the charity. The directors who served during the year were as follows:

M Ashworth

W Brelsford

S Cheeseman

M Dale

J Fieldhouse

N Mackie

Chair

H. Roderick (Councillor)

S M Jones

In accordance with the company's articles of association, N Mackie and J Fieldhouse retire by rotation and offer themselves for re-election.

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Directors' Report (incorporating the Trustees' Report)

Investment powers

Under the memorandum and articles of association, the charity has the power to invest the income or capital of the charity, which is not immediately required for its purposes, in or upon such investments, securities or properties as the directors see fit.

Training and induction

The company operates a formal induction programme for its new trustees that is used by the Citizens Advice Bureau nationally.

Statement of directors' responsibilities

Company and charity law requires the directors to prepare financial statements for each financial year which gives a true and fair view of the state of the company's affairs and of the profit or loss for that year. In doing so the directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of accounting practice have been followed subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation;

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

As the company's Directors, we certify that so far as we are aware, there is no relevant information of which the company's independent examiners are unaware and as the Directors of the company, we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's independent examiners are aware of that information.

Risk management

The directors have the above responsibilities, they also need to provide reasonable assurance that:

- the charity is operating efficiently and effectively;
- its assets are safeguarded against unauthorised use or disposition;
- proper records are maintained and financial information used within the charity or for publication is reliable; and
- the charity complies with relevant laws and regulations.

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Directors' Report (incorporating the Trustees' Report)

The systems of internal controls are designed to provide reasonable assurances against material loss or misstatement. They will include:

- a business plan and annual budgets approved by the directors;
- regular consideration by the trustees of financial results, variances to budgets, non-financial performance indicators and benchmark reviews;
- delegation of authority and segregation of duties; and
- identification and management of risks.

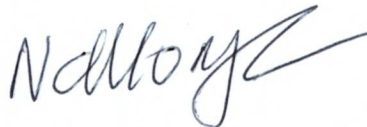
Independent Examiner

A resolution will be proposed at the next Annual General Meeting to reappoint the independent examiners, J A Simpson & Co Ltd.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

By order of the board

Tameside One
Market Place
Ashton-under-Lyne
OL6 6BH



On behalf of the Directors
N Morgan
Secretary

Date 22nd August 2025

**INDEPENDENT EXAMINERS' REPORT
TO THE MEMBERS OF TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

I report on the accounts of the company limited by guarantee for the year ended 31 March 2025 which are set out on pages 6 to 11. These accounts have been prepared in accordance with the FRS 102 and the accounting policies therein.

Respective responsibilities of directors and examiner

As described in the Statement of Directors' Responsibilities the company's directors (who are also the Trustees) are responsible for the preparation of the accounts in accordance with applicable law and United Kingdom Accounting Standards. You consider that the audit requirement of s144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed.

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(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. 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 the seeking of 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 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 s 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of s 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave 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.

John A Simpson
Chartered Accountant
48 Bredbury Green
Romiley
Stockport

JASups

Date

7/11/25

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Statement of Financial Activities for the year ended 31 March 2025

	Notes	General Fund 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Incoming resources					
Incoming resources from generated funds					
<i>Voluntary income:</i>					
Donations and grants	2	466,672	0	466,672	448,962
Total incoming resources		<u>466,672</u>	<u>0</u>	<u>466,672</u>	<u>448,962</u>
Resources expended					
Charitable activities	3	476,964	0	476,964	471,897
Governance costs	4	2,316	0	2,316	1,774
Raising funds	4	12,234	0	12,234	12,870
Total resources expended		<u>491,514</u>	<u>0</u>	<u>491,514</u>	<u>486,541</u>
Net incoming/(expended) resources before transfers	5	(24,842)	0	(24,842)	(37,579)
Net movements in funds		<u>(24,842)</u>	<u>0</u>	<u>(24,842)</u>	<u>(37,579)</u>
Reconciliation of funds					
Funds brought forward at 1 April 2024/23		250,749	0	250,749	288,328
Funds carried forward at 31 March 2025/24		<u>225,907</u>	<u>0</u>	<u>225,907</u>	<u>250,749</u>

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

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Balance Sheet as at 31 March 2025

	Notes	2025			2024
Current Assets		General	Restricted	Total	
Debtors	8	58,555	0	58,555	26,377
Cash at bank	7	188,902		188,902	248,407
Cash in hand		257	0	257	367
		247,714	0	247,714	275,151
Creditors: amounts falling due within one year	9	21,807	0	21,807	24,402
Net Current Assets/(Liabilities)		225,907	0	225,907	250,749
		225,907	0	225,907	250,749
Reserves		225,907	0	225,907	250,749

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that no member has required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

The financial statements on pages 6 to 11 were approved by the directors and signed on their behalf by

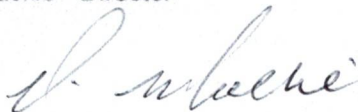
J Fieldhouse - Director



Date

20th September 2025

N Mackie - Director



Date

20th Sep. 25

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2025

1 Basis of accounting

General

These Accounts have been prepared under the historic cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

The accounts have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and with the Charities Act 2011

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

Going concern

The financial statements have been prepared on a going concern basis, which presumes that the trust will continue to receive financial support. Notification of support for the year ended 31 March 2025 has been agreed.

Incoming resources

Grants

All grants and voluntary income are accounted for gross on a receivable basis.

Investment income

Investment income is accounted for on a receivable basis.

Resources expended

Expenditure is accounted for on an accruals basis

2 Donations and grants	General	Restricted	2025	2024
Local Authority and Funding				
General purpose	173,799	0	173,799	165,666
MaPS	169,269	0	169,269	167,639
Food & Clothing	4,015	0	4,015	4,815
U.C. Grant	0	0	0	0
Outreach and New Charter Housing Trust and Irwell Valley Housing	116,220	0	116,220	108,010
Other Income	3,137	0	3,137	2,802
Donations	232	0	232	28
	466,672	0	466,672	448,960

TAMESIDE CITIZENS ADVICE BUREAU LIMITED
Notes to the Financial Statements for the year to 31 March 2025

3 Charitable activities	UNRESTRICTED			2025	2024
	CAB	MASDAP	HH	£	£
Staff salaries and NIC	281,976	139,220	9,798	430,994	427,487
Electricity	0		377	377	340
Gas	0		0	0	0
Water	0			0	0
Rent	15,843	8,633	4,241	28,717	28,947
General repairs and maintenance	88	0	0	88	9
Travel & training & recruitment	3,723	559		4,282	2,631
Printing and stationery	1,589	847		2,436	2,323
Postage	161	751		912	931
Telephone	3,073	1,736		4,809	4,775
Insurance	1,405	791	8	2,204	2,459
Subscriptions	3,419	2,100		5,519	8,110
Client energy grants	5,059			5,059	2,192
Miscellaneous	440		0	440	837
Computer costs	300	149		449	372
Language line	318			318	222
Publicity	267	150		417	417
Capital spending	1,264	877		2,141	2,682
Catering	36			36	33
	<u>318,961</u>	<u>155,813</u>	<u>14,424</u>	<u>489,198</u>	<u>484,767</u>
4 Governance costs					
AGM costs	458	558		1,016	474
Accountancy	832	468		1,300	1,300
	<u>1,290</u>	<u>1,026</u>	<u>0</u>	<u>2,316</u>	<u>1,774</u>
	<u>320,251</u>	<u>156,839</u>	<u>14,424</u>	<u>491,514</u>	<u>486,541</u>

5 Net incoming resources for the year

Net incoming resources are stated after charging:

Staff costs (note 6)	430,994	427,487
Independent examiner's remuneration	1,300	1,300

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2025

6 Staff costs	2025	2024
Directors' remuneration	0	0
Salaries	388,401	382,270
Social security costs	29,065	30,952
Pension	13,528	14,265
	<u>430,994</u>	<u>427,487</u>

The average number of employees during the year was 21 (2024 - 20). None of these employees received emoluments greater than £60,000.

7 Cash at bank	2025	2024
Business premium and current accounts	81,178	142,258
High interest account	107,724	106,149
	<u>188,902</u>	<u>248,407</u>

8 Debtors	2025	2024
Trade debtors and prepayments	58,555	26,377
	<u>58,555</u>	<u>26,377</u>

9 Creditors: amounts falling due within one year	2025	2024
Accruals	7,464	6,970
Trade creditors	6,093	11,184
Holiday pay creditor	8,250	6,248
	<u>21,807</u>	<u>24,402</u>

10 Movement of funds

	General	Restricted	Total	Total
	£	funds	£	£
		£		
Balance at 1 April 2024/23	250,749	0	250,749	288,328
Net movement in funds	(24,842)	0	(24,842)	(37,579)
Balance at 31 March 2025/24	<u>225,907</u>	<u>0</u>	<u>225,907</u>	<u>250,749</u>

TAMESIDE CITIZENS ADVICE BUREAU LIMITED
Notes to the Financial Statements for the year to 31 March 2025

11 Funds

The general fund relates to the main bureau where volunteers offer advice to the Tameside population on an open-door basis and by appointment.

MaPS is a government funded project (Business innovation and skills) to provide face to face debt advice to clients who are eligible for legally aided services.

12 Related party transactions

The company relies for most of its funding on Tameside Metropolitan Borough Council .
Their contributions are analysed in note 2 to the accounts.

Expenses of £110 in respect of charity related activities were paid to trustees during year ended 31st March 2025.

13 Contingent liability

In the possible event of the company discontinuing operations due to cuts in funding, this would give rise to a potential liability in the form of redundancy and notice payments to staff, office rents and running costs, accountancy and removal fees, amounting in total to an estimated value of £183,113.

TAMESIDE CITIZENS ADVICE BUREAU LTD

England & Wales - Charity number 701113

Accounts

TAMESIDE CITIZENS ADVICE BUREAU LIMITED
(A company limited by guarantee)

Financial Statements

For the year ended 31 March 2024

Company no: 02302696 (England & Wales)

Charity no: 701113

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

FINANCIAL STATEMENTS

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TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Legal and administrative information

DIRECTORS

M Ashworth
W Brelsford
S Cheeseman
M Dale
J Fieldhouse
N Mackie
H Roderick (Councillor) appointed 12/01/23

SECRETARY

N Morgan

REGISTERED OFFICE

Tameside One
Market Place
Ashton-under-Lyne
OL6 6BH

COMPANY LIMITED BY GUARANTEE:

REGISTERED NUMBER

02302696

CHARITY:

REGISTERED NUMBER

701113

BANKERS

Barclays Bank PLC
Leicester
LE87 2BB

INDEPENDENT EXAMINER

J A Simpson & Co Ltd
48 Bredbury Green
Romiley
Stockport
SK6 3DN

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Directors' Report (incorporating the Trustees' Report)

The directors and trustees present their report and the examined accounts for the year ended 31 March 2024. The directors have adopted the provisions of FRS 102 in preparing the annual report and financial statements of the charity.

Constitution, objects, policies and public benefit

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The company, which is a company limited by guarantee, is a registered charity established for the promotion of charitable purposes for the benefit of the community in the area of Tameside. The organisation ensures that all services are available to the general public and people in poverty are not excluded, as no fees are payable.

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These aims are achieved through trained volunteers giving free, confidential, impartial and independent advice to the local community. These objectives remain unchanged from previous years. The company is a member of the National Association of Citizens Advice Bureaux and adheres to their policies and principles.

Performance, activities and future developments

The company receives grants from Tameside Metropolitan Borough Council, the Money and Pensions Service (MaPS), and other changeable funders.

The deficit for the year amounted to £37,579 (2023 surplus: £24,928).

Total reserves stand at £250,749 (2023 £288,328).

These reserves are carried forward for the furtherance of the charity's objectives in future years.

The accounts have been prepared on a going concern basis, as the funding for the next financial year has been provisionally agreed. The company plans to continue to expand its services, in part by attracting external sources of funding.

Reserves

In accordance with Charity Commission recommendations the company tries to maintain reserves sufficient to meet at least three months running costs. This has been achieved as at 31 March 2024.

Organisation

The charity is administered by its board of directors, who meet regularly to decide policy. New directors are appointed by the approval of the board. A Chief Officer is appointed to oversee the day to day running of the charity. The directors who served during the year were as follows:

M Ashworth

W Brelsford

S Cheeseman

M Dale

J Fieldhouse

N Mackie

Chair

H. Roderick (Councillor)

In accordance with the company's articles of association, M Ashworth and M Dale retire by rotation and offer themselves for re-election.

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Directors' Report (incorporating the Trustees' Report)

Investment powers

Under the memorandum and articles of association, the charity has the power to invest the income or capital of the charity, which is not immediately required for its purposes, in or upon such investments, securities or properties as the directors see fit.

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The company operates a formal induction programme for its new trustees that is used by the Citizens Advice Bureau nationally.

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- Select suitable accounting policies and then apply them consistently;
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As the company's Directors, we certify that so far as we are aware, there is no relevant information of which the company's independent examiners are unaware and as the Directors of the company, we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's independent examiners are aware of that information.

Risk management

The directors have the above responsibilities, they also need to provide reasonable assurance that:

- the charity is operating efficiently and effectively;
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TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Directors' Report (incorporating the Trustees' Report)

The systems of internal controls are designed to provide reasonable assurances against material loss or misstatement. They will include:

- a business plan and annual budgets approved by the directors;
- regular consideration by the trustees of financial results, variances to budgets, non-financial performance indicators and benchmark reviews;
- delegation of authority and segregation of duties; and
- identification and management of risks.

Independent Examiner

A resolution will be proposed at the next Annual General Meeting to reappoint the independent examiners, J A Simpson & Co Ltd.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

By order of the board

Tameside One
Market Place
Ashton-under-Lyne
OL6 6BH



On behalf of the Directors
N Morgan
Secretary

Date 12th August 2024

**INDEPENDENT EXAMINERS' REPORT
TO THE MEMBERS OF TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

I report on the accounts of the company limited by guarantee for the year ended 31 March 2024 which are set out on pages 6 to 11. These accounts have been prepared in accordance with the FRS 102 and the accounting policies therein.

Respective responsibilities of directors and examiner

As described in the Statement of Directors' Responsibilities the company's directors (who are also the Trustees) are responsible for the preparation of the accounts in accordance with applicable law and United Kingdom Accounting Standards. You consider that the audit requirement of s144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed.

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(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. 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 the seeking of 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 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 s 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of s 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave 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.

John A Simpson
Chartered Accountant
48 Bredbury Green
Romiley
Stockport

J A Simpson

Date 26/09/24

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Statement of Financial Activities for the year ended 31 March 2024

	Notes	General Fund 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Incoming resources					
Incoming resources from generated funds					
<i>Voluntary income:</i>					
Donations and grants	2	448,962	0	448,962	456,805
Total incoming resources		<u>448,962</u>	<u>0</u>	<u>448,962</u>	<u>456,805</u>
Resources expended					
Charitable activities	3	471,897	0	471,897	417,295
Governance costs	4	1,774	0	1,774	2,179
Raising funds	4	12,870	0	12,870	12,403
Total resources expended		<u>486,541</u>	<u>0</u>	<u>486,541</u>	<u>431,877</u>
Net incoming/(expended) resources before transfers	5	(37,579)	0	(37,579)	24,928
Net movements in funds		<u>(37,579)</u>	<u>0</u>	<u>(37,579)</u>	<u>24,928</u>
Reconciliation of funds					
Funds brought forward at 1 April 2023/22		288,328	0	288,328	263,400
Funds carried forward at 31 March 2024/23		<u>250,749</u>	<u>0</u>	<u>250,749</u>	<u>288,328</u>

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

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Balance Sheet as at 31 March 2024

	Notes	2024			2023
Current Assets		General	Restricted	Total	
Debtors	8	26,377	0	26,377	28,347
Cash at bank	7	248,407		248,407	290,008
Cash in hand		367	0	367	346
		275,151	0	275,151	318,701
Creditors: amounts falling due within one year	9	24,402	0	24,402	30,373
Net Current Assets/(Liabilities)		250,749	0	250,749	288,328
		250,749	0	250,749	288,328
Reserves		250,749	0	250,749	288,328

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that no member has required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

The financial statements on pages 6 to 11 were approved by the directors and signed on their behalf by

J Fieldhouse - Director



Date 1st August 2024

N MacKie - Director



Date 1st August 2024

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2024

1 Basis of accounting

General

These Accounts have been prepared under the historic cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

The accounts have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and with the Charities Act 2011

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

Going concern

The financial statements have been prepared on a going concern basis, which presumes that the trust will continue to receive financial support. Notification of support for the year ended 31 March 2024 has been agreed.

Incoming resources

Grants

All grants and voluntary income are accounted for gross on a receivable basis.

Investment income

Investment income is accounted for on a receivable basis.

Resources expended

Expenditure is accounted for on an accruals basis

2 Donations and grants	General	Restricted	2024	2023
Local Authority and Funding				
General purpose	165,666	0	165,666	251,639
MaPS	167,639	0	167,639	156,298
Food & Clothing	4,815	0	4,815	5,420
U.C.Grant	0	0	0	0
Outreach and New Charter Housing Trust and Irwell Valley Housing	108,010	0	108,010	42,910
Other Income	2,802	0	2,802	444
Donations	28	0	28	94
	<u>448,960</u>	<u>0</u>	<u>448,960</u>	<u>456,805</u>

TAMESIDE CITIZENS ADVICE BUREAU LIMITED
Notes to the Financial Statements for the year to 31 March 2024

3 Charitable activities

	UNRESTRICTED			2024	2023
	CAB	MASDAP	HH	£	£
Staff salaries and NIC	281,927	136,775	8,785	427,487	367,562
Electricity	0		340	340	1,000
Gas	0		0	0	122
Water	0			0	0
Rent	15,586	8,456	4,905	28,947	25,514
General repairs and maintenance	9	0	0	9	1,294
Travel & training & recruitment	2,476	155		2,631	3,980
Printing and stationery	1,274	1,049		2,323	3,647
Postage	145	786		931	565
Telephone	3,045	1,730		4,775	4,506
Insurance	1,354	762	343	2,459	2,739
Subscriptions	6,323	1,787		8,110	5,331
Client energy grants	2,192			2,192	9,422
Miscellaneous	837		0	837	1,607
Computer costs	320	52		372	312
Language line	222			222	42
Publicity	267	150		417	536
Capital spending	1,393	1,289		2,682	1,472
Catering	33			33	47
	<u>317,403</u>	<u>152,991</u>	<u>14,373</u>	<u>484,767</u>	<u>429,698</u>

4 Governance costs

AGM costs	90	384		474	879
Accountancy	832	468		1,300	1,300
	<u>922</u>	<u>852</u>	<u>0</u>	<u>1,774</u>	<u>2,179</u>
	<u>318,325</u>	<u>153,843</u>	<u>14,373</u>	<u>486,541</u>	<u>431,877</u>

5 Net incoming resources for the year

Net incoming resources are stated after charging:

Staff costs (note 6)	427,487	367,562
Independent examiner's remuneration	1,300	1,300

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2024

6 Staff costs	2024	2023
Directors' remuneration	0	0
Salaries	382,270	329,652
Social security costs	30,952	26,373
Pension	14,265	11,537
	<u>427,487</u>	<u>367,562</u>

The average number of employees during the year was 20 (2023 - 18). None of these employees received emoluments greater than £60,000.

7 Cash at bank	2024	2023
Business premium and current accounts	142,258	185,122
High interest account	106,149	104,886
	<u>248,407</u>	<u>290,008</u>

8 Debtors	2024	2023
Trade debtors and prepayments	<u>26,377</u>	<u>28,347</u>
	<u>26,377</u>	<u>28,347</u>

9 Creditors: amounts falling due within one year	2024	2023
Accruals	6,970	15,065
Trade creditors	11,184	7,789
Holiday pay creditor	6,248	7,519
	<u>24,402</u>	<u>30,373</u>

10 Movement of funds

	General	Restricted	Total	2023
	£	funds	£	£
		£		
Balance at 1 April 2023/22	288,328	0	288,328	263,400
Net movement in funds	(37,579)	0	(37,579)	24,928
Balance at 31 March 2024/23	<u>250,749</u>	<u>0</u>	<u>250,749</u>	<u>288,328</u>

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2024

11 Funds

The general fund relates to the main bureau where volunteers offer advice to the Tameside population on an open-door basis and by appointment.

MaPS is a government funded project (Business innovation and skills) to provide face to face debt advice to clients who are eligible for legally aided services.

12 Related party transactions

The company relies for most of its funding on Tameside Metropolitan Borough Council .
Their contributions are analysed in note 2 to the accounts.

Expenses of £134 in respect of charity related activities were paid to trustees during year ended 31st March 2024.

13 Contingent liability

In the possible event of the company discontinuing operations due to cuts in funding, this would give rise to a potential liability in the form of redundancy and notice payments to staff, office rents and running costs, accountancy and removal fees, amounting in total to an estimated value of £189,028.

TAMESIDE CITIZENS ADVICE BUREAU LTD

England & Wales - Charity number 701113

Accounts

TAMESIDE CITIZENS ADVICE BUREAU LIMITED
(A company limited by guarantee)

Financial Statements

For the year ended 31 March 2023

Company no: 02302696 (England & Wales)

Charity no: 701113

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

FINANCIAL STATEMENTS

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TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Legal and administrative information

DIRECTORS

M Ashworth
M Ashraf
W Brelsford
S Cheeseman
M Dale
J Fieldhouse
P Fitzpatrick (Councillor) resigned 10/06/22
N Mackie
H Roderick (Councillor) appointed 12/01/23

SECRETARY

N Morgan

REGISTERED OFFICE

Tameside One
Market Place
Ashton-under-Lyne
OL6 6BH

COMPANY LIMITED BY GUARANTEE: REGISTERED NUMBER

02302696

CHARITY: REGISTERED NUMBER

701113

BANKERS

Barclays Bank PLC
Unit 33
Arcades Shopping Centre
Ashton-under-Lyne
OL6 7JE

INDEPENDENT EXAMINER

J A Simpson & Co Ltd
48 Bredbury Green
Romiley
Stockport
SK6 3DN

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Directors' Report (incorporating the Trustees' Report)

The directors and trustees present their report and the examined accounts for the year ended 31 March 2023. The directors have adopted the provisions of FRS 102 in preparing the annual report and financial statements of the charity.

Constitution, objects, policies and public benefit

The principal activity of the company continued to be the operation of a Citizen's Advice Bureau.

The company, which is a company limited by guarantee, is a registered charity established for the promotion of charitable purposes for the benefit of the community in the area of Tameside. The organisation ensures that all services are available to the general public and people in poverty are not excluded, as no fees are payable.

The charity has an additional aim of ensuring that individuals do not suffer through lack of knowledge of their rights and responsibilities or the services available, or through an inability to express their needs effectively.

These aims are achieved through trained volunteers giving free, confidential, impartial and independent advice to the local community. These objectives remain unchanged from previous years. The company is a member of the National Association of Citizens Advice Bureaux and adheres to their policies and principles.

Performance, activities and future developments

The company receives grants from Tameside Metropolitan Borough Council, the Money and Pensions Service (MaPS), and other changeable funders.

The surplus for the year amounted to £24,928 (2022 surplus: £35,006).

Total reserves stand at £288,330 (2022: £263,402).

These reserves are carried forward for the furtherance of the charity's objectives in future years.

The accounts have been prepared on a going concern basis, as the funding for the next financial year has been provisionally agreed. The company plans to continue to expand its services, in part by attracting external sources of funding.

Reserves

In accordance with Charity Commission recommendations the company tries to maintain reserves sufficient to meet at least three months running costs. This has been achieved as at 31 March 2023.

Organisation

The charity is administered by its board of directors, who meet regularly to decide policy. New directors are appointed by the approval of the board. A Chief Officer is appointed to oversee the day to day running of the charity. The directors who served during the year were as follows:

M Ashworth

M Ashraf

W Brelsford

S Cheeseman

M Dale

J Fieldhouse

P Fitzpatrick (Councillor) resigned 10/06/22

N Mackie Chair

H. Roderick (Councillor) appointed 12/01/23

In accordance with the company's articles of association, Wendy Brelsford and Sandra Cheeseman retire by rotation and offer themselves for re-election.

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Directors' Report (incorporating the Trustees' Report)

Investment powers

Under the memorandum and articles of association, the charity has the power to invest the income or capital of the charity, which is not immediately required for its purposes, in or upon such investments, securities or properties as the directors see fit.

Training and induction

The company operates a formal induction programme for its new trustees that is used by the Citizens Advice Bureau nationally.

Statement of directors' responsibilities

Company and charity law requires the directors to prepare financial statements for each financial year which gives a true and fair view of the state of the company's affairs and of the profit or loss for that year. In doing so the directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of accounting practice have been followed subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation;

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

As the company's Directors, we certify that so far as we are aware, there is no relevant information of which the company's independent examiners are unaware and as the Directors of the company, we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's independent examiners are aware of that information.

Risk management

The directors have the above responsibilities, they also need to provide reasonable assurance that:

- the charity is operating efficiently and effectively;
- its assets are safeguarded against unauthorised use or disposition;
- proper records are maintained and financial information used within the charity or for publication is reliable; and
- the charity complies with relevant laws and regulations.

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Directors' Report (incorporating the Trustees' Report)

The systems of internal controls are designed to provide reasonable assurances against material loss or misstatement. They will include:

- a business plan and annual budgets approved by the directors;
- regular consideration by the trustees of financial results, variances to budgets, non-financial performance indicators and benchmark reviews;
- delegation of authority and segregation of duties; and
- identification and management of risks.

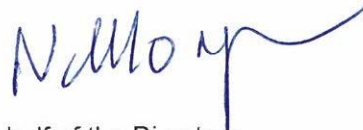
Independent Examiner

A resolution will be proposed at the next Annual General Meeting to reappoint the independent examiners, J A Simpson & Co Ltd.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

Tameside One
Market Place
Ashton-under-Lyne
OL6 6BH

By order of the board



On behalf of the Directors
N Morgan
Secretary

Date 20th July 2023

**INDEPENDENT EXAMINERS' REPORT
TO THE MEMBERS OF TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

I report on the accounts of the company limited by guarantee for the year ended 31 March 2023 which are set out on pages 6 to 11. These accounts have been prepared in accordance with the FRS 102 and the accounting policies therein.

Respective responsibilities of directors and examiner

As described in the Statement of Directors' Responsibilities the company's directors (who are also the Trustees) are responsible for the preparation of the accounts in accordance with applicable law and United Kingdom Accounting Standards. You consider that the audit requirement of s144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed.

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(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. 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 the seeking of 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 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 s 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of s 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave 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.

John A Simpson
Chartered Accountant
48 Bredbury Green
Romiley
Stockport

J A Simpson

Date 1st August 2023

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Statement of Financial Activities for the year ended 31 March 2023

	Notes	General Fund 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
Incoming resources					
Incoming resources from generated funds					
<i>Voluntary income:</i>					
Donations and grants	2	456,805	0	456,805	479,134
Total incoming resources		<u>456,805</u>	<u>0</u>	<u>456,805</u>	<u>479,134</u>
Resources expended					
Charitable activities	3	417,295	0	417,295	429,276
Governance costs	4	2,179	0	2,179	2,682
Raising funds	4	12,403	0	12,403	12,170
Total resources expended		<u>431,877</u>	<u>0</u>	<u>431,877</u>	<u>444,128</u>
Net incoming/(expended) resources before transfers	5	24,928	0	24,928	35,006
Net movements in funds		24,928	0	24,928	35,006
Reconciliation of funds					
Funds brought forward at 1 April 2022/21		263,402	0	263,402	228,396
Funds carried forward at 31 March 2023/22		<u>288,330</u>	<u>0</u>	<u>288,330</u>	<u>263,402</u>

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

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Balance Sheet as at 31 March 2023

	Notes	2023			2022
Current Assets		General	Restricted	Total	
Debtors	8	28,347	0	28,347	47,453
Cash at bank	7	290,008		290,008	282,239
Cash in hand		346	0	346	250
		318,701	0	318,701	329,942
Creditors: amounts falling due within one year	9	30,373	0	30,373	66,540
Net Current Assets/(Liabilities)		288,328	0	288,328	263,402
		288,328	0	288,328	263,402
Reserves		288,328	0	288,328	263,402

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that no member has required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

The financial statements on pages 6 to 11 were approved by the directors on 20th July 2023 and signed on their behalf by:

N Mackie - Director



J Fieldhouse - Director



TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2023

1 Basis of accounting

General

These Accounts have been prepared under the historic cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

The accounts have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and with the Charities Act 2011

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

Going concern

The financial statements have been prepared on a going concern basis, which presumes that the trust will continue to receive financial support. Notification of support for the year ended 31 March 2023 has been agreed.

Incoming resources

Grants

All grants and voluntary income are accounted for gross on a receivable basis.

Investment income

Investment income is accounted for on a receivable basis.

Resources expended

Expenditure is accounted for on an accruals basis.

2 Donations and grants	General	Restricted	2023	2022
Local Authority and Funding				
General purpose	251,639	0	251,639	210,072
MaPS	156,298	0	156,298	148,956
Food & Clothing	5,420	0	5,420	8,137
U.C.Grant	0	0	0	93,611
Outreach and New Charter Housing Trust and Irwell Valley Housing	42,910	0	42,910	18,268
Other Income	444	0	444	0
Donations	94	0	94	90
	456,805	0	456,805	479,134

TAMESIDE CITIZENS ADVICE BUREAU LIMITED
Notes to the Financial Statements for the year to 31 March 2023

3 Charitable activities	UNRESTRICTED		REST		2023	2022
	CAB	MaPS	HH	UC		
Staff salaries and NIC	239,021	121,223	7,318		367,562	395,906
Electricity	0		1,000		1,000	289
Gas	26		96		122	161
Water	0				0	0
Rent	13,189	8,271	2,960	1,094	25,514	22,242
General repairs and maintenance	36	0	1,258		1,294	165
Travel & training & recruitment	3,384	596			3,980	851
Printing and stationery	2,400	1,247			3,647	2,825
Postage	89	476			565	1,459
Telephone	3,004	1,502			4,506	4,907
Insurance	1,433	829	300	177	2,739	2,537
Subscriptions	3,251	1,992		88	5,331	4,776
Client energy grants	9,422				9,422	0
Miscellaneous	1,592		15		1,607	1,693
Computer costs	260	52			312	306
Language line	42				42	646
Publicity	386	150			536	437
Capital spending	417	1,055			1,472	2,228
Catering	47				47	18
	<u>277,999</u>	<u>137,393</u>	<u>12,947</u>	<u>1,359</u>	<u>429,698</u>	<u>441,446</u>
4 Governance costs						
AGM costs	879				879	1,382
Accountancy	1,222	403		-325	1,300	1,300
	<u>2,101</u>	<u>403</u>	<u>0</u>	<u>-325</u>	<u>2,179</u>	<u>2,682</u>
	<u>280,100</u>	<u>137,796</u>	<u>12,947</u>	<u>1,034</u>	<u>431,877</u>	<u>444,128</u>
5 Net incoming resources for the year						
Net incoming resources are stated after charging:						
Staff costs (note 6)					367,562	395,906
Independent examiner's remuneration					1,300	1,300

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2023

6 Staff costs	2023	2022
Directors' remuneration	0	60,850
Salaries	329,652	295,205
Social security costs	26,373	27,219
Pension	11,537	12,632
	367,562	395,906

The average number of employees during the year was 18 (2022 - 19). None of these employees received emoluments greater than £60,000.

7 Cash at bank	2023	2022
Business premium and current accounts	185,122	177,511
High interest account	104,886	104,728
	290,008	282,239

8 Debtors	2023	2022
Trade debtors and prepayments	28,347	47,453
	28,347	47,453

9 Creditors: amounts falling due within one year	2023	2022
Accruals	22,584	52,811
Trade creditors	7,789	13,729
	30,373	66,540

10 Movement of funds

	General	Restricted	Total	2022
	£	£	£	£
Balance at 1 April 2022/21	263,402	0	263,402	228,396
Net movement in funds	24,928	0	24,928	35,006
Balance at 31 March 2023/22	288,330	0	288,330	263,402

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2023

11 Funds

The general fund relates to the main bureau where volunteers offer advice to the Tameside population on a telephone basis and by appointment.

MaPS is a government funded project (Business innovation and skills) to provide face to face debt advice to clients who are eligible for legally aided services.

12 Related party transactions

The company relies for most of its funding on Tameside Metropolitan Borough Council. Their contributions are analysed in note 2 to the accounts.

Expenses of £167 in respect of charity related activities were paid to trustees during year ended 31st March 2023.

13 Contingent liability

In the possible event of the company discontinuing operations due to cuts in funding, this would give rise to a potential liability in the form of redundancy and notice payments to staff, office rents and running costs, accountancy and removal fees, amounting in total to an estimated value of £183,235.

TAMESIDE CITIZENS ADVICE BUREAU LTD

England & Wales - Charity number 701113

Accounts

TAMESIDE CITIZENS ADVICE BUREAU LIMITED
(A company limited by guarantee)

Financial Statements

For the year ended 31 March 2022

Company no: 02302696 (England & Wales)

Charity no: 701113

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

FINANCIAL STATEMENTS

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TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Legal and administrative information

DIRECTORS

M Ashworth
M Ashraf
W Brelsford
S Cheeseman
M Dale
J Fieldhouse
P Fitzpatrick (Councillor) resigned 10/06/22
N Mackie

SECRETARY

N Morgan

REGISTERED OFFICE

Tameside One
Market Place
Ashton-under-Lyne
OL6 6BH

COMPANY LIMITED BY GUARANTEE: REGISTERED NUMBER

02302696

CHARITY: REGISTERED NUMBER

701113

BANKERS

Barclays Bank PLC
Unit 33
Arcades Shopping Centre
Ashton-under-Lyne
OL6 7JE

INDEPENDENT EXAMINER

J A Simpson & Co Ltd
48 Bredbury Green
Romiley
Stockport
SK6 3DN

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Directors' Report (incorporating the Trustees' Report)

The directors and trustees present their report and the examined accounts for the year ended 31 March 2022. The directors have adopted the provisions of FRS 102 in preparing the annual report and financial statements of the charity.

Constitution, objects, policies and public benefit

The principal activity of the company continued to be the operation of a Citizen's Advice Bureau.

The company, which is a company limited by guarantee, is a registered charity established for the promotion of charitable purposes for the benefit of the community in the area of Tameside. The organisation ensures that all services are available to the general public and people in poverty are not excluded, as no fees are payable.

The charity has an additional aim of ensuring that individuals do not suffer through lack of knowledge of their rights and responsibilities or the services available, or through an inability to express their needs effectively.

These aims are achieved through trained volunteers giving free, confidential, impartial and independent advice to the local community. These objectives remain unchanged from previous years. The company is a member of the National Association of Citizens Advice Bureaux and adheres to their policies and principles.

Performance, activities and future developments

The company receives grants from Tameside Metropolitan Borough Council, the Money and Pensions Service (MaPS), and other changeable funders.

The surplus for the year amounted to £35,006 (2021 surplus: £9,732).

Total reserves stand at £263,402 (2021 £228,396).

These reserves are carried forward for the furtherance of the charity's objectives in future years.

The accounts have been prepared on a going concern basis, as the funding for the next financial year has been provisionally agreed. The company plans to continue to expand its services, in part by attracting external sources of funding.

Reserves

In accordance with Charity Commission recommendations the company tries to maintain reserves sufficient to meet at least three months running costs. This has been achieved as at 31 March 2022.

Organisation

The charity is administered by its board of directors, who meet regularly to decide policy. New directors are appointed by the approval of the board. A Chief Officer is appointed to oversee the day to day running of the charity. The directors who served during the year were as follows:

M Ashworth

M Ashraf

W Brelsford

S Cheeseman

M Dale

J Fieldhouse

P Fitzpatrick (Councillor) resigned 10/06/22

N Mackie

In accordance with the company's articles of association, N Mackie and J Fieldhouse retire by rotation and offer themselves for re-election.

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Directors' Report (incorporating the Trustees' Report)

Investment powers

Under the memorandum and articles of association, the charity has the power to invest the income or capital of the charity, which is not immediately required for its purposes, in or upon such investments, securities or properties as the directors see fit.

Training and induction

The company operates a formal induction programme for its new trustees that is used by the Citizens Advice Bureau nationally.

Statement of directors' responsibilities

Company and charity law requires the directors to prepare financial statements for each financial year which gives a true and fair view of the state of the company's affairs and of the profit or loss for that year. In doing so the directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of accounting practice have been followed subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation;

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

As the company's Directors, we certify that so far as we are aware, there is no relevant information of which the company's independent examiners are unaware and as the Directors of the company, we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's independent examiners are aware of that information.

Risk management

The directors have the above responsibilities, they also need to provide reasonable assurance that:

- the charity is operating efficiently and effectively;
- its assets are safeguarded against unauthorised use or disposition;
- proper records are maintained and financial information used within the charity or for publication is reliable; and
- the charity complies with relevant laws and regulations.

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Directors' Report (incorporating the Trustees' Report)

The systems of internal controls are designed to provide reasonable assurances against material loss or misstatement. They will include:

- a business plan and annual budgets approved by the directors;
- regular consideration by the trustees of financial results, variances to budgets, non-financial performance indicators and benchmark reviews;
- delegation of authority and segregation of duties; and
- identification and management of risks.

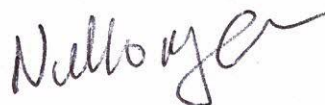
Independent Examiner

A resolution will be proposed at the next Annual General Meeting to reappoint the independent examiners, J A Simpson & Co Ltd.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

By order of the board

Tameside One
Market Place
Ashton-under-Lyne
OL6 6BH



On behalf of the Directors
N Morgan
Secretary

9th September 2022

**INDEPENDENT EXAMINERS' REPORT
TO THE MEMBERS OF TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

I report on the accounts of the company limited by guarantee for the year ended 31 March 2022 which are set out on pages 6 to 11. These accounts have been prepared in accordance with the FRS 102 and the accounting policies therein.

Respective responsibilities of directors and examiner

As described in the Statement of Directors' Responsibilities the company's directors (who are also the Trustees) are responsible for the preparation of the accounts in accordance with applicable law and United Kingdom Accounting Standards. You consider that the audit requirement of s144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed.

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(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. 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 the seeking of 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 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 s 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of s 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave 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.

John A Simpson
Chartered Accountant
48 Bredbury Green
Romiley
Stockport

JA Simpson

Date 15th September 2022

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Statement of Financial Activities for the year ended 31 March 2022

	Notes	General Fund 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
Incoming resources					
Incoming resources from generated funds					
<i>Voluntary income:</i>					
Donations and grants	2	479,134		479,134	453,406
Total incoming resources		479,134	0	479,134	453,406
Resources expended					
Charitable activities	3	429,276		429,276	438,114
Governance costs	4	2,682		2,682	1,300
Raising funds	4	12,170		12,170	4,260
Total resources expended		444,128	0	444,128	443,674
Net incoming/(expended) resources before transfers	5	35,006	0	35,006	9,732
Net movements in funds		35,006	0	35,006	9,732
Reconciliation of funds					
Funds brought forward at 1 April 2021/20		228,396	0	228,396	218,664
Transfers		0	0	0	0
Funds carried forward at 31 March 2022/21		263,402	0	263,402	228,396

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

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Balance Sheet as at 31 March 2022

	Notes	2022			2021
Current Assets		General	Restricted	Total	
Debtors	8	47,453	0	47,453	31,175
Cash at bank	7	282,239		282,239	297,752
Cash in hand		250	0	250	459
		329,942	0	329,942	329,386
Creditors: amounts falling due within one year	9	66,540		66,540	100,990
		263,402	0	263,402	228,396
Net Current Assets/(Liabilities)		263,402	0	263,402	228,396
		263,402	0	263,402	228,396
Reserves		263,402		263,402	228,396

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that no member has required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

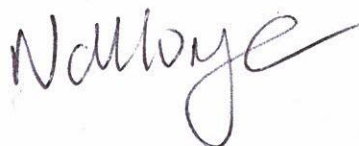
The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

The financial statements on pages 6 to 11 were approved by the directors on 9th September 2022 and signed on their behalf by:

J Fieldhouse - Director



N Morgan - Director



TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2022

1 Basis of accounting

General

These Accounts have been prepared under the historic cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

The accounts have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and with the Charities Act 2011

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

Going concern

The financial statements have been prepared on a going concern basis, which presumes that the trust will continue to receive financial support. Notification of support for the year ended 31 March 2022 has been agreed.

Incoming resources

Grants

All grants and voluntary income are accounted for gross on a receivable basis.

Investment income

Investment income is accounted for on a receivable basis.

Resources expended

Expenditure is accounted for on an accruals basis

2 Donations and grants	General	Restricted	2022	2021
Local Authority and Funding				
General purpose	210,072	0	210,072	208,669
MaPS	148,956	0	148,956	125,217
Food & Clothing	8,137	0	8,137	19,440
F & D	0	0	0	0
U.C. Grant	0	93,611	93,611	92,458
Outreach and New Charter Housing Trust and Irwell Valley Housing	18,268	0	18,268	7,125
Other Income	0	0	0	398
Donations	90	0	90	99
	<u>385,523</u>	<u>93,611</u>	<u>479,134</u>	<u>453,406</u>

Included in the above income is £35,506 relating to Coronavirus for 2021/22, the majority of which was accrued from the previous year.

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2022

3 Charitable activities	UNRESTRICTED		REST		2022 £	2021 £
	CAB	MASDAP	HH	UC		
Staff salaries and NIC	199,877	118,914	6,029	71,086	395,906	382,238
Electricity	0		289		289	158
Gas	35		126		161	143
Water	0				0	0
Rent	9,665	6,093	1,231	5,253	22,242	23,219
General repairs and maintenance	103	0	62	0	165	1,334
Travel & training & recruitment	643	0		208	851	5,376
Printing and stationery	1,395	908		522	2,825	3,199
Postage	186	1,269		4	1,459	2,490
Telephone	2,257	1,423		1,227	4,907	4,702
Insurance	1,167	736	0	634	2,537	2,098
Subscriptions	2,214	1,392		1,170	4,776	8,815
Bad debts	0				0	0
Miscellaneous	1,548		40	105	1,693	1,174
Computer costs	177	77		52	306	1,353
Language line	32			614	646	0
Publicity	192	121		124	437	418
Capital spending	864	1,132		232	2,228	5,657
Catering	18				18	0
	<u>220,373</u>	<u>132,065</u>	<u>7,777</u>	<u>81,231</u>	<u>441,446</u>	<u>442,374</u>
4 Governance costs						
AGM costs	1,382				1,382	
Accountancy	598	377		325	1,300	1,300
	<u>1,980</u>	<u>377</u>	<u>0</u>	<u>325</u>	<u>2,682</u>	<u>1,300</u>
	<u>222,353</u>	<u>132,442</u>	<u>7,777</u>	<u>81,556</u>	<u>444,128</u>	<u>443,674</u>

Included in staff costs for 2022/21 was £12,170 (2020/21 - £4,259) spent on raising finance.

5 Net incoming resources for the year

Net incoming resources are stated after charging:

Staff costs (note 6)	395,906	382,238
Independent examiner's remuneration	1,300	1,300

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2022

6 Staff costs	2022	2021	
Directors' remuneration	60,850	55,802	
Salaries	300,617	294,592	
Social security costs	27,219	25,150	
Pension	7,220	6,694	
	395,906	382,238	

The average number of employees during the year was 20 (2020 - 20). None of these employees received emoluments greater than £60,000.

7 Cash at bank	2022	2021	
Business premium and current accounts	177,511	193,035	
High interest account	104,728	104,717	
	282,239	297,752	

8 Debtors	2022	2021	
Trade debtors and prepayments	47,453	31,175	
	47,453	31,175	

9 Creditors: amounts falling due within one year	2022	2021	
Accruals	52,811	93,482	
Trade creditors	13,729	7,508	
	66,540	100,990	

10 Movement of funds

	General	Restricted funds	Total	2021
	£	£	£	£
Balance at 1 April 2021/20	230,949	(2,553)	228,396	218,664
Net movement in funds	35,006	0	35,006	9,732
Balance at 31 March 2022/21	265,955	(2,553)	263,402	228,396

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2022

11 Funds

The general fund relates to the main bureau where volunteers offer advice to the Tameside population on an open-door basis and by appointment.

MaPS is a government funded project (Business innovation and skills) to provide face to face debt advice to clients who are eligible for legally aided services.

12 Related party transactions

The company relies for most of its funding on Tameside Metropolitan Borough Council .
Their contributions are analysed in note 2 to the accounts.

No expenses in respect of charity related activities of Trustees were spent in year ended 31st March 2022.

13 Contingent liability

In the possible event of the company discontinuing operations due to cuts in funding, this would give rise to a potential liability in the form of redundancy and notice payments to staff, office rents and running costs, accountancy and removal fees, amounting in total to an estimated value of £158,000.

TAMESIDE CITIZENS ADVICE BUREAU LTD

England & Wales - Charity number 701113

Accounts

TAMESIDE CITIZENS ADVICE BUREAU LIMITED
(A company limited by guarantee)

Financial Statements

For the year ended 31 March 2021

Company no: 2302696 (England & Wales)

Charity no: 701113

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

FINANCIAL STATEMENTS

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TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Legal and administrative information

DIRECTORS
M Ashworth
M Ashraf
W Brelsford
S Cheeseman
M Dale
J Fieldhouse
P Fitzpatrick (Councillor)
N Mackie

SECRETARY
N Morgan

REGISTERED OFFICE
Tameside One
Market Place
Ashton-under-Lyne
OL6 6BH

**COMPANY LIMITED BY GUARANTEE:
REGISTERED NUMBER**
2302696

**CHARITY:
REGISTERED NUMBER**
701113

BANKERS
Barclays Bank PLC
Unit 33
Arcades Shopping Centre
Ashton-under-Lyne
OL6 7JE

INDEPENDENT EXAMINER
J A Simpson & Co Ltd
48 Bredbury Green
Romiley
Stockport
SK6 3DN

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Directors' Report (Incorporating the Trustees' Report)

The directors and trustees present their report and the examined accounts for the year ended 31 March 2021. The directors have adopted the provisions of FRS 102 in preparing the annual report and financial statements of the charity.

Constitution, objects, policies and public benefit

The principal activity of the company continued to be the operation of a Citizen's Advice Bureau.

The company, which is a company limited by guarantee, is a registered charity established for the promotion of charitable purposes for the benefit of the community in the area of Tameside. The organisation ensures that all services are available to the general public and people in poverty are not excluded, as no fees are payable.

The charity has an additional aim of ensuring that individuals do not suffer through lack of knowledge of their rights and responsibilities or the services available, or through an inability to express their needs effectively.

These aims are achieved through trained volunteers giving free, confidential, impartial and independent advice to the local community. These objectives remain unchanged from previous years. The company is a member of the National Association of Citizens Advice Bureaux and adheres to their policies and principles.

Performance, activities and future developments

The company receives grants from Tameside Metropolitan Borough Council, the Money and Pensions Service (MaPS), and other changeable funders.

The surplus for the year amounted to £9,732 (2020 deficit: £18,191).

Total reserves stand at £228,396 (2020: £218,684).

These reserves are carried forward for the furtherance of the charity's objectives in future years.

The accounts have been prepared on a going concern basis, as the funding for the next financial year has been provisionally agreed. The company plans to continue to expand its services, in part by attracting external sources of funding.

Reserves

In accordance with Charity Commission recommendations the company tries to maintain reserves sufficient to meet at least three months running costs. This has been achieved as at 31 March 2021.

Organisation

The charity is administered by its board of directors, who meet regularly to decide policy. New directors are appointed by the approval of the board. A Chief Officer is appointed to oversee the day to day running of the charity. The directors who served during the year were as follows:

M. Ashworth

M. Ashraf

W. Brelsford

S. Cheeseman

M. Dale

J. Fieldhouse

P. Fitzpatrick (Councillor)

N. Mackie

In accordance with the company's articles of association, M. Ashraf, M. Ashworth, M. Dale retire by rotation and offer themselves for re-election.

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Directors' Report (Incorporating the Trustees' Report)

Investment powers

Under the memorandum and articles of association, the charity has the power to invest the income or capital of the charity, which is not immediately required for its purposes, in or upon such investments, securities or properties as the directors see fit.

Training and Induction

The company operates a formal induction programme for its new trustees that is used by the Citizens Advice Bureau nationally.

Statement of directors' responsibilities

Company and charity law requires the directors to prepare financial statements for each financial year which gives a true and fair view of the state of the company's affairs and of the profit or loss for that year. In doing so the directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of accounting practice have been followed subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation;

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

As the company's Directors, we certify that so far as we are aware, there is no relevant information of which the company's independent examiners are unaware and as the Directors of the company, we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's independent examiners are aware of that information.

Risk management

The directors have the above responsibilities, they also need to provide reasonable assurance that:

- the charity is operating efficiently and effectively;
- its assets are safeguarded against unauthorised use or disposition;
- proper records are maintained and financial information used within the charity or for publication is reliable; and
- the charity complies with relevant laws and regulations.

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Directors' Report (Incorporating the Trustees' Report)

The systems of internal controls are designed to provide reasonable assurances against material loss or misstatement. They will include:

- a business plan and annual budgets approved by the directors;
- regular consideration by the trustees of financial results, variances to budgets, non-financial performance indicators and benchmark reviews;
- delegation of authority and segregation of duties; and
- identification and management of risks.

Independent Examiner

A resolution will be proposed at the next Annual General Meeting to reappoint the independent examiners, J A Simpson & Co Ltd.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

By order of the board

Tameside One
Market Place
Ashton-under-Lyne
OL6 6BH

21st September 2021

N Morgan
Secretary



**INDEPENDENT EXAMINERS' REPORT
TO THE MEMBERS OF TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

I report on the accounts of the company limited by guarantee for the year ended 31 March 2021 which are set out on pages 6 to 11. These accounts have been prepared in accordance with the FRS 102 and the accounting policies therein.

Respective responsibilities of directors and examiner

As described in the Statement of Directors' Responsibilities the company's directors (who are also the Trustees) are responsible for the preparation of the accounts in accordance with applicable law and United Kingdom Accounting Standards. You consider that the audit requirement of s144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. 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(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. 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 the seeking of 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 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 s 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of s 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave 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.

John A Simpson
Chartered Accountant
48 Bredbury Green
Romiley
Stockport

J A Simpson

Date *22nd September 2021*

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Statement of Financial Activities for the year ended 31 March 2021

	Notes	General Fund 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
Incoming resources					
Incoming resources from generated funds					
<i>Voluntary income:</i>					
Donations and grants	2	360,948	92,458	453,406	414,728
Total incoming resources		<u>360,948</u>	<u>92,458</u>	<u>453,406</u>	<u>414,728</u>
Resources expended					
Charitable activities	3	350,167	87,947	438,114	426,443
Governance costs	4	936	364	1,300	2,206
Raising funds	4	4,260	0	4,260	4,270
Total resources expended		<u>355,363</u>	<u>88,311</u>	<u>443,674</u>	<u>432,919</u>
Net incoming/(expended) resources before transfers	5	5,585	4,147	9,732	(18,191)
Net movements in funds		5,585	4,147	9,732	(18,191)
Reconciliation of funds					
Funds brought forward at 1 April 2020/19		225,364	(6,700)	218,664	236,855
Transfers		0	0	0	0
Funds carried forward at 31 March 2021/20		<u>230,949</u>	<u>(2,553)</u>	<u>228,396</u>	<u>218,664</u>

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

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Balance Sheet as at 31 March 2021

	Notes	2021			2020
Current Assets		General	Restricted	Total	
Debtors	8	31,175	0	31,175	39,702
Cash at bank	7	297,752		297,752	227,485
Cash in hand		459	0	459	586
		<u>329,386</u>	<u>0</u>	<u>329,386</u>	<u>267,773</u>
Creditors: amounts falling due within one year	9	<u>98,437</u>	<u>2,553</u>	<u>100,990</u>	<u>49,109</u>
		230,949	(2,553)	228,396	218,664
Net Current Assets/(Liabilities)		<u>230,949</u>	<u>(2,553)</u>	<u>228,396</u>	<u>218,664</u>
		<u>230,949</u>	<u>(2,553)</u>	<u>228,396</u>	<u>218,664</u>
Reserves		<u>230,949</u>	<u>(2,553)</u>	<u>228,396</u>	<u>218,664</u>

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that no member has required the company to obtain an audit in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

The financial statements on pages 6 to 11 were approved by the directors on 21st September 2021 and signed on their behalf by:

J Fieldhouse - Director



N Morgan - Director



TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2021

1 Basis of accounting

General

These Accounts have been prepared under the historic cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

The accounts have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and with the Charities Act 2011

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

Going concern

The financial statements have been prepared on a going concern basis, which presumes that the trust will continue to receive financial support. Notification of support for the year ended 31 March 2021 has been agreed.

Incoming resources

Grants

All grants and voluntary income are accounted for gross on a receivable basis.

Investment Income

Investment income is accounted for on a receivable basis.

Resources expended

Expenditure is accounted for on an accruals basis

2 Donations and grants	General	Restricted	2021	2020
Local Authority and Funding				
General purpose	208,669	0	208,669	178,091
MaPS	125,217	0	125,217	104,156
Food & Clothing	19,440	0	19,440	5,595
F & D	0	0	0	1,168
U.C.Grant	0	92,458	92,458	100,358
Outreach and New Charter Housing Trust and Irwell Valley Housing	7,125	0	7,125	24,688
Other Income	398	0	398	533
Donations	99	0	99	141
	360,948	92,458	453,406	414,728

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2021

3 Charitable activities

	UNRESTRICTED			HH	REST UC	2021	2020
	CAB	MASDAP	BEIS				
Staff salaries and NIC	201,511	109,377		3,684	73,668	382,238	360,559
Electricity	0			158		158	891
Gas	15			128		143	105
Water	0					0	74
Rent	9,988	5,075		3,781	4,375	23,219	22,097
General repairs and maintenance	611	370		36	317	1,334	256
Travel & training & recruitment	2,272	1,687			1,417	5,376	7,063
Printing and stationery	934	507			1,758	3,199	8,298
Postage	874	1,613			3	2,490	663
Telephone	2,399	1,220			1,083	4,702	1,170
Insurance	1,076	553		0	469	2,098	3,673
Subscriptions	3,902	2,549			2,364	8,815	10,187
Bad debts	0					0	-28
Miscellaneous	888			199	87	1,174	1,707
Computer costs	326	77	629		321	1,353	3,399
Language line	0					0	0
Publicity	159	155			104	418	4,003
Capital spending	2,123	1,551			1,983	5,657	6,568
Catering	0					0	28
	<u>227,078</u>	<u>118,734</u>	<u>629</u>	<u>7,986</u>	<u>87,947</u>	<u>442,374</u>	<u>430,713</u>

4 Governance costs

AGM costs	0					0	906
Accountancy	520	416			364	1,300	1,300
	<u>520</u>	<u>416</u>	<u>0</u>	<u>0</u>	<u>364</u>	<u>1,300</u>	<u>2,206</u>
	<u>227,598</u>	<u>119,150</u>	<u>629</u>	<u>7,986</u>	<u>88,311</u>	<u>443,674</u>	<u>432,919</u>

Included in staff costs for 2020/21 was £4,259 (2019/20 - £4,270) spent on raising finance.

5 Net incoming resources for the year

Net incoming resources are stated after charging:

Staff costs (note 6)	382,238	360,559
Independent examiner's remuneration	1,300	1,300

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2021

6 Staff costs	2021	2020
Directors' remuneration	55,802	56,313
Salaries	294,592	276,390
Social security costs	25,150	23,272
Pension	6,694	4,584
	<u>382,238</u>	<u>360,559</u>

The average number of employees during the year was 20 (2019 - 19). None of these employees received emoluments greater than £60,000. There are no directors accruing pension benefit.

7 Cash at bank	2021	2020
Business premium and current accounts	193,035	123,467
High interest account	104,717	104,018
	<u>297,752</u>	<u>227,485</u>

8 Debtors	2021	2020
Trade debtors and prepayments	31,175	39,702
	<u>31,175</u>	<u>39,702</u>

9 Creditors: amounts falling due within one year	2021	2020
Accruals	93,482	43,368
Trade creditors	7,508	5,741
	<u>100,990</u>	<u>49,109</u>

10 Movement of funds

	General £	Restricted funds £	Total £	2020 £
Balance at 1 April 2020/19	225,364	(6,700)	218,664	236,855
Net movement in funds	5,585	4,147	9,732	(18,191)
Balance at 31 March 2021/20	<u>230,949</u>	<u>(2,553)</u>	<u>228,396</u>	<u>218,664</u>

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2021

11 Funds

The general fund relates to the main bureau where volunteers offer advice to the Tameside population on an open-door basis and by appointment.

MaPS is a government funded project (Business innovation and skills) to provide face to face debt advice to clients who are eligible for legally aided services.

12 Related party transactions

The company relies for most of its funding on Tameside Metropolitan Borough Council. Their contributions are analysed in note 2 to the accounts.

No expenses in respect of charity related activities of Trustees were spent in year ended 31st March 2021.

13 Contingent liability

In the possible event of the company discontinuing operations due to cuts in funding, this would give rise to a potential liability in the form of redundancy and notice payments to staff, office rents and running costs, accountancy and removal fees, amounting in total to an estimated value of £150,000.