

Tohle

REGISTERED COMPANY NUMBER: 2226364 (England and Wales)
REGISTERED CHARITY NUMBER: 701559

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022
FOR
CITIZENS ADVICE BUREAUX (SALFORD)
(A COMPANY LIMITED BY GUARANTEE)**

Wyatt, Morris, Golland Ltd
Statutory Auditors
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

CITIZENS ADVICE BUREAUX (SALFORD)

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FOR THE YEAR ENDED 31 MARCH 2022**

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CITIZENS ADVICE BUREAUX (SALFORD)
REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2022

TRUSTEES

M C Davies
B Griffin (resigned 24.1.22)
C Li
S J Lightup
J M McGarry
E R Stelfox (resigned 24.1.22)
P Sutcliffe
N Whitehouse
E Dovey-Hudson
D Johnson (appointed 28.3.22)

The directors are appointed according to the Articles of Association and are referred to in that document as the "Management Committee" and generally as the "Board of Trustees".

COMPANY SECRETARY

T M Togher

REGISTERED OFFICE

Langworthy Cornerstone
451 Liverpool Road
Salford
Manchester
M6 5QQ

REGISTERED COMPANY NUMBER 2226364 (England and Wales)

REGISTERED CHARITY NUMBER 701559

AUDITORS

Wyatt, Morris, Golland Ltd
Statutory Auditors
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Principle Objectives

"The Citizens Advice Bureaux (Salford) is established for the promotion of any charitable purposes for the benefit of the community in the area of Salford by the advancement of education, the protection of health and the relief of poverty, sickness and distress. In furtherance of its objects, and for no other purposes the Citizens Advice Bureaux (Salford) shall have power to establish and conduct Citizens Advice Bureaux as centres to provide a free confidential and impartial service of advice, information and counsel for the public and for the implementation thereof" (extract from Memorandum of Association).

The charity has at the core of its aims the task of all Citizens Advice Bureaux, such that "... people should not suffer from a lack of knowledge of their rights or of their responsibilities, and equally, to exercise a responsible influence on the development of social policy..."

Public benefit and ensuring our work delivers our aims

We review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and benefits they have brought to those groups of people we are set up to help. The review also helps us ensure our aim, objectives and activities remained focused on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

Organisation

Citizens Advice Bureaux (Salford) was established in 1939. The current unitary structure was established in 1995. Salford Cabx is a full member of the National Association of Citizens Advice Bureaux (Nacab).

Status

The Citizens Advice Bureaux (Salford) is a company limited by guarantee and is governed by its Memorandum and Articles of Association. Its working name is Salford Citizens Advice Bureaux.

Each member's liability is limited to £1 per guarantor. The membership comprises all the current trustees plus the current and ex company secretaries.

Investment powers

The charity's powers of investment are governed by its Memorandum and Articles of Association.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022**

STRATEGIC REPORT

Achievement and performance

Charitable activities

Overview

A further year of business which has been significantly impacted by Covid and its aftermath. Further periods of lockdown meant an ever-flexible approach to how we delivered our services, and choices made about where to locate staff, and how much of a limited face-to-face offer we could provide. We were fortunate to be able to continue to provide much of our activity via phone, web access and a proportion of booked physical sessions. Drop in facilities continued to be difficult to provide - however overall, numbers of contacts with clients remained close to average, fulfilling any contractual commitments, although the types of problems presented altered according to the issues that individuals were facing. At the beginning of 2022, it became apparent that challenges were increasing for citizens in relation to energy costs, and the overall increases in cost of living.

The total client count for the year was 17,599 clients, lower than the previous year of 18,458 but still within our overall target of 16-21,000. This reflected the impact of our staged return to more normal working following the previous Covid restrictions. These clients presented with 61,655 different problems. During the year we observed a steady increase in enquiries around food bank and emergency charity referral, Personal Independence Payments, educational disputes, as well as a steady elevation in the number of urgent cancer related benefits work, and of bereavement related advice. Our work around debt is still very much under pressure but is limited by the scale of the resources at our disposal.

Nationally through feedback last year, from clients we are able to say that 82% of people said the advice had improved their lives, and 7 out of 10 people had their problem solved.

Our future development plans need to continue to take into account the learning we have gained through Covid, changing our ways of working. Changes to the national Citizens Advice contracts such as MAPS and Help to Claim have impacted on our ability to retain staff, as we were uncertain with the future delivery of these services. Staff recruitment has been a clear challenge for us during the year and it is likely this will continue, with huge competition for the smaller pool of potential employees.

Finance

Our total income for the year was around £1.2m, which comes from a range of sources, including a number where we submitted bids. These require detailed and potentially different performance information and regular reports on the management of the funding. Providing this can demand a lot of capacity and be challenging in the light of the needs of clients. The 11 funders we work to all require feedback on our performance and use of their money but means we can consider a whole range of issues that our clients might be experiencing.

Like many charities post Covid and in an environment of limited funding, gaining certainty of our finances seldom provides us with more than a 2- or 3-year cycle. Other streams of funding are being pursued to provide a better spread of financial sources.

We still find ourselves waiting for funding decisions to be made at late dates and must make certain assumptions, but we remain committed to identifying and meeting the needs of our population. Our leadership team manages to carefully balance all these demands. They actively promote quality and financial audits, ensuring we always keep our standards high and remember to focus on our clients.

Covid and reduced funding overall had an impact on several of our financial arrangements. Our Core contract with the council, the Money Advice service and the CCG contract were extended. Further retendering is likely to occur, and we will need to consider if targets are realistic given the growing gap between funding and expectations when staff costs have been absorbed over a number of years.

Achievements

We are lucky to have dedicated staff, volunteers, and leaders in our organisation. The Trustee Board continues to voluntarily commit their time to Salford Citizens Advice, and we said goodbye to a couple of very experienced trustee volunteers, including our Treasurer and recruited new members. We are still awaiting a successful recruitment exercise for the Treasurer role. A number of loyal volunteers have returned as services resume more face-to-face work such as the drop-in sessions at Gateways across the City as they have gradually reopened.

We have constantly re-evaluated the best place and way to deliver our services, consequently Salford City building has had limited client access during the year. Trustees have thanked staff for their ability to continue to provide services in all their guises as we have grappled with how to ensure clients can access us.

Our whole range of services are delivered though 37 staff and around 50 local volunteers, plus law students from Salford University.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022**

This year, in our continued contribution to address the issues of poverty in the city, we have continued work with the council's, Council Tax Reduction scheme and the Anti-Poverty Strategy including a Healthy Start take up campaign. We also worked with Age UK to increase take up of Pension Credits. Salford Citizens Advice works in partnership with over 20 other organisations in the City, and we believe that it is important to maximise these opportunities for increasing added value in the city.

Challenges

- Operating Model - the overall model for advice is under stress and faces challenges due to resourcing and funding pressures.
- Our membership of GM CA may enable some sharing of resources in the future. It will be important to demonstrate the added value we bring to the City's Anti-Poverty Strategy.
- Demand - this is growing, and we have areas where demand is greater than the service delivered, which will impact on client satisfaction.
- Any campaign work will need to be considered in terms of our service models.
- Staff recruitment / retention - this year has exposed the difficulties in keeping staff by providing more certainty of employment in an environment where recruiting is so challenging.
- Digital and Online presence - we need to be able for clients to enter information online prior to calls or appointments; both to help staff manage demand and also to make the experience better for clients.
- Capacity - the uncertainty over funding and the auditing requirements feels disproportionate, given we already have regulatory standards to meet and uses management time that could be better spent planning ahead, working on development, meeting needs better.
- Cyber threats - our data is confidential, real time and provides excellent information for planning and strategic thinking, but this national/local interconnectedness makes cyber security a real issue. As many of us have little understanding of the risks or the mitigations, we need to collaborate to reduce the potential risk.

Development and Strategy

We bring huge insight and experience, plus lobbying capability and need to maximise the audience for our feedback, thinking and influencing, given the financial challenges that people will be facing in the coming few years

Operating model - we provide local services specifically for the people of Salford plus contributing to the delivery of a national network of telephony and web-based advice. More hybrid work for staff which continues to make sure that people can contact us in a range of ways. We have been part of the GM out of hours service during this year, meaning advice can be obtained throughout the 24-hour period, and over the weekends.

Staff and volunteer recruitment and retention - consideration is being given to ways that we can be a good employer for our existing staff, considering ways of working, such as hybrid work where it is appropriate, other benefits to encourage retention.

Volunteering - The trustee board has also considered the need to have a plan to improve volunteer numbers post Covid.

Being part of and a member of a larger national Citizens Advice network, brings support with some developments such as the investments nationally in better web access, improving telephony by rolling out a new telephony platform, and the ability to lobby politically to improve the lot of people on low incomes and benefits.

We continue to support the development of collaborative and partnerships approaches, both with other key agencies such as the combined Authority, other Charities in Salford.

The collaborative work across Greater Manchester, including membership of the GM Citizens Advice with other local Citizen's Advice progresses. We continue to consider where there are benefits to Salford citizens, of working in partnership across the wider Greater Manchester patch brings mutual benefits. A programme of Campaign work across the year is planned re the Cost-of-Living pressures. Most success to date has been around knowledge sharing, with CA GM data being used by the Mayor of GM as part of the Marmot reporting process. We hope this will lead to at least a better understanding of the needs of the population and potential roles for Citizens Advice locally and GM wide.

Our good working relationships with other charities in the city are integral to the way we operate and support our efforts to do the right thing for people in need, such as our continued role in coordinating the response to food poverty across the city, work to improve access to school uniforms, work around improving services for people who experience domestic abuse or coercive control, and our efforts to address the growing cost of living crisis. We are also working hard with partners to reach particular communities of interest, or people with a shared problem, such as our sizable Charedi community, people who are or have been homeless and people with mental health issues.

Further changes during the year to the structure and commissioning of health and integrated social care services had occurred, with the Clinical commissioning Group [CCG] being dismantled and replaced by locality groups and a more complicated hierarchy of health and social care services in the Combined Authority. We will need to understand the impact of these changes.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022**

STRATEGIC REPORT

Financial review

Financial position

The results for the year are set out on pages 10 to 22 of the financial statements.

The charity is funded mainly by grants for expenditure on activities within the charity's stated objective.

The balance of unrestricted funds at 31 March 2022 was £642,433, all of which were free reserves. It is the intention of the trustees to utilise the reserves in accordance with reserves policy.

There are restricted funds at 31 March 2022 amounting to £26,858.

Investment policy and objectives

The trustees considered their investment strategy, and resolved that there are insufficient free reserves to invest funds in any time restricted fund. This will be reviewed regularly.

Reserves policy

The reason for holding unrestricted reserves is to protect Salford Citizens Advice from the impact of shortfalls in forecast income, unforeseen expenditure or one off expenditure which Salford Citizens Advice would like to commit to in the delivery of its charitable objectives. Having considered the aforementioned risk factors the Trustees have determined that the current level of unrestricted reserves is appropriate

Going concern

There are no material uncertainties about the charity's ability to continue as a going concern.

Principal risks and uncertainties

General

Trustees maintain a substantial risk log, which is reviewed on an ongoing basis.

Future plans

We are redrafting our Strategic Plan to take account of the changes seen in the charitable activities of the organisation over the last two years. It is intended that the new plan will look at the next 5-10 years.

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.

Recruitment and appointment of new trustees

New trustees are recruited and appointed in accordance with its governing document.

Structure, Governance and Management

The trustees of Citizens Advice Bureaux (Salford) are appointed by an open public meeting in keeping with the Charity's Governing deed. The formal office is three years, with re-appointment possible after this.

The trustees appoint a chief officer to manage the day-to-day operation of the charity, whilst maintaining overall supervision through regular trustee meetings and sub-committees.

Trustees are responsible for making strategic and policy decisions. They approve a five-year development plan, which they review twice yearly.

Citizens Advice Bureaux (Salford) is a member organisation of the National Association of Citizens Advice Bureaux which operates across 258 locations.

Citizens Advice Bureaux (Salford) offers a bureaux advice service.

The service's infrastructure consists of local bureaux. These offer a full range of Citizens Advice Bureaux services throughout the city. All our bureaux have the general casework quality mark.

New trustees are briefed on their legal obligations under charity and company law, the charity's governing documents, its structures, committees, decision making processes, planning and strategic objectives. An induction programme, including one to one tutorials, visits to relevant sites and services and meeting with key employees, is organised for all new trustees. A library of relevant reference books and trustee guides and literature is maintained. Trustees are encouraged to attend training events organised by the national Citizens Advice and the local Council for Voluntary Service.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Citizens Advice Bureaux (Salford) for the purposes of company law) are responsible for preparing the Report of the Trustees 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 company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the 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; and
- 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.

AUDITORS

The auditors, Wyatt, Morris, Golland Ltd, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on ~~28 November 22~~ and signed on the board's behalf by:



.....
T M Togher - Secretary

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF CITIZENS ADVICE BUREAUX (SALFORD)

Opinion

We have audited the financial statements of Citizens Advice bureaux (Salford) (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether 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

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

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, 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 charitable company or to cease operations, or have no realistic alternative but to do so.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF CITIZENS ADVICE BUREAUX (SALFORD)

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the 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 a Report of the Independent Auditors 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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;

- we identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of charities;

- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Charities Act 2011 and Companies Act 2006 and

- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence where necessary,

- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud and

- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;

- tested journal entries to identify unusual transactions;

- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and

- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;

- enquiring of management as to actual and potential litigation and claims; and

- reviewing correspondence with HMRC.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

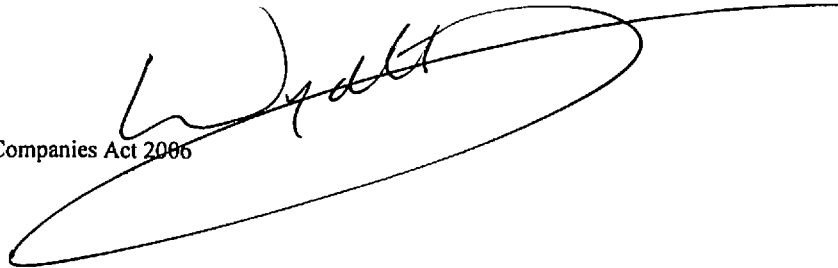
**REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF
CITIZENS ADVICE BUREAUX (SALFORD)**

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' 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 trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Wyatt, Morris, Golland Ltd
Statutory Auditors
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ



Date: 28 November 2022

CITIZENS ADVICE BUREAUX (SALFORD)

**STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2022**

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	879,865	285,724	1,165,589	1,388,544
Other trading activities	3	2,232	-	2,232	1,677
Investment income	4	891	-	891	2,073
Total		882,988	285,724	1,168,712	1,392,294
EXPENDITURE ON					
Charitable activities	5	870,423	293,199	1,163,622	1,244,309
NET INCOME/(EXPENDITURE)		12,565	(7,475)	5,090	147,985
Transfers between funds	16	10,414	(10,414)	-	-
Net movement in funds		22,979	(17,889)	5,090	147,985
RECONCILIATION OF FUNDS					
Total funds brought forward		619,455	44,746	664,201	516,216
TOTAL FUNDS CARRIED FORWARD		642,434	26,857	669,291	664,201

The notes form part of these financial statements

BALANCE SHEET
31 MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	12	-	-	-	2,985
CURRENT ASSETS					
Debtors	13	32,881	-	32,881	25,582
Cash at bank and in hand		664,613	26,858	691,471	713,612
		<u>697,494</u>	<u>26,858</u>	<u>724,352</u>	<u>739,194</u>
CREDITORS					
Amounts falling due within one year	14	(55,061)	-	(55,061)	(77,978)
NET CURRENT ASSETS		<u>642,433</u>	<u>26,858</u>	<u>669,291</u>	<u>661,216</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>642,433</u>	<u>26,858</u>	<u>669,291</u>	<u>664,201</u>
NET ASSETS		<u>642,433</u>	<u>26,858</u>	<u>669,291</u>	<u>664,201</u>
FUNDS	16				
Unrestricted funds				642,433	619,455
Restricted funds				26,858	44,746
TOTAL FUNDS				<u>669,291</u>	<u>664,201</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

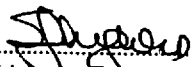
The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

The financial statements were approved by the Board of Trustees and authorised for issue on 28 November 22 and were signed on its behalf by:


S J Lightfoot - Trustee

CITIZENS ADVICE BUREAUX (SALFORD)

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2022**

	Notes	2022 £	2021 £
Cash flows from operating activities			
Cash generated from operations	1	<u>(23,032)</u>	<u>124,429</u>
Net cash (used in)/provided by operating activities		<u>(23,032)</u>	<u>124,429</u>
 Cash flows from investing activities			
Interest received		<u>891</u>	<u>2,073</u>
Net cash provided by investing activities		<u>891</u>	<u>2,073</u>
 Change in cash and cash equivalents in the reporting period		<u>(22,141)</u>	<u>126,502</u>
Cash and cash equivalents at the beginning of the reporting period		<u>713,612</u>	<u>587,110</u>
Cash and cash equivalents at the end of the reporting period		<u><u>691,471</u></u>	<u><u>713,612</u></u>

The notes form part of these financial statements

CITIZENS ADVICE BUREAUX (SALFORD)

**NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2022**

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2022	2021
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	5,090	147,985
Adjustments for:		
Depreciation charges	2,985	3,990
Interest received	(891)	(2,073)
Increase in debtors	(7,299)	(8,438)
Decrease in creditors	(22,917)	(17,035)
Net cash (used in)/provided by operations	(23,032)	124,429

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.21	Cash flow	At 31.3.22
	£	£	£
Net cash			
Cash at bank and in hand	713,612	(22,141)	691,471
	<u>713,612</u>	<u>(22,141)</u>	<u>691,471</u>
Total	<u>713,612</u>	<u>(22,141)</u>	<u>691,471</u>

CITIZENS ADVICE BUREAUX (SALFORD)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

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

Critical accounting judgements and key sources of estimation uncertainty

In the application of the Company's accounting policies, management is required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying 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 if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

Management does not consider that there are any key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements. However a dilapidation provision has been made of £11,309 in respect of rented property.

Income

Income attributable to grants, donations and gifts is credited to the financial statements for the period to which it relates. Income attributable to services provided is credited to the financial statements for the period in which the service is provided. All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

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

Allocation and apportionment of costs

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.

Costs are allocated on a basis considered appropriate by the trustees having regard to the activity.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Short leasehold - Straight line over length of lease

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

CITIZENS ADVICE BUREAUX (SALFORD)

NOTES TO THE FINANCIAL STATEMENTS - continued **FOR THE YEAR ENDED 31 MARCH 2022**

1. ACCOUNTING POLICIES - continued

Government grant - covid-19

Government grants are recognised when there is reasonable assurance that the company will comply with the conditions attaching to the grant and the grant will be received.

Following the outbreak of the Covid-19 Pandemic the company furloughed members of staff and took advantage of the government job retention scheme. Grant income is accrued for in the period matching the period the wages were due for.

Dilapidations

The Charity has obligations under the terms of various leases to re-instate the properties at the end of the leases. The Charity has a provision of £11,309 at the year end to cover these obligations at several locations.

2. DONATIONS AND LEGACIES

	2022	2021
	£	£
Donations	1,199	2,423
Grants	1,164,390	1,386,121
	<u>1,165,589</u>	<u>1,388,544</u>

Grants received, included in the above, are as follows:

	2022	2021
	£	£
Money Advice and Pension Service	267,858	277,887
Housing Project - The Booths Charities	15,000	15,000
The City of Salford	565,724	565,726
Cornerstone	5,000	5,000
Loaves and Fishes	8,333	8,333
Salford Foodshare Network	-	8,310
Community Fund /(Big Lottery) - Help Through Crisis	-	85,536
Cohersive Control - The Booths Charities	15,000	15,000
The Edward Holt Trust - Advice and Development Worker	30,000	33,390
Citizens Advice - Universal Support Help To Claim	203,828	273,880
Binoh of Manchester	5,000	5,000
CVS Covid-19	-	500
National CAB BEIS softphones	1,200	13,000
National CAB BEIS remote working	-	4,640
Co-op Foundation	-	1,200
Citizens Advice Innovation grant - BEIS	-	25,000
The City of Salford covid-19	-	25,000
HMRC JRS grant	-	3,060
Community Fund Employment	-	20,659
Kickstart	12,363	-
Age UK	1,016	-
GM Answer Cancer	5,000	-
Manchester Foodbank	2,500	-
Salford City Council - Household Support	11,568	-
Salford CVS - Wellbeing Matters	15,000	-
	<u>1,164,390</u>	<u>1,386,121</u>

CITIZENS ADVICE BUREAUX (SALFORD)

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

3. OTHER TRADING ACTIVITIES			
		2022	2021
		£	£
Training and room hire		<u>2,232</u>	<u>1,677</u>
4. INVESTMENT INCOME			
		2022	2021
		£	£
Deposit account interest		<u>891</u>	<u>2,073</u>
5. CHARITABLE ACTIVITIES COSTS			
	Direct Costs (see note 6)	Support costs (see note 7)	Totals
	£	£	£
Charitable activities	<u>1,157,272</u>	<u>6,350</u>	<u>1,163,622</u>
6. DIRECT COSTS OF CHARITABLE ACTIVITIES			
		2022	2021
		£	£
Staff costs		969,336	995,200
Rent and rates		24,698	30,005
Insurance		7,658	6,385
Light and heat		2,373	2,311
Telephone		15,863	16,448
Postage and stationery		7,091	8,023
Advertising		4,350	3,283
Sundries		20,888	17,663
Repairs and renewals		18,626	55,914
Training and information		19,398	27,161
Service Delivery		45,000	45,000
Travel		3,443	1,253
Legal, professional and compensation		14,352	4,738
Bank charges		448	290
Covid-19 costs		-	12,134
Grant for food		-	1,000
Monitoring and evaluation		763	6,211
Depreciation		<u>2,985</u>	<u>3,990</u>
		<u>1,157,272</u>	<u>1,237,009</u>
7. SUPPORT COSTS			
			Governance costs
			£
Charitable activities			<u>6,350</u>

CITIZENS ADVICE BUREAUX (SALFORD)

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

7. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

	2022 Charitable activities £	2021 Total activities £
Auditors' remuneration	3,500	3,425
Auditors' remuneration for non audit work	2,850	3,875
	<u>6,350</u>	<u>7,300</u>

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2022 £	2021 £
Auditors' remuneration	3,500	3,425
Auditors' remuneration for non audit work	2,850	3,875
Depreciation - owned assets	2,985	3,990
	<u>9,335</u>	<u>11,290</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

None of the trustees was reimbursed travel expenses in the year. (2021 - £nil).

10. STAFF COSTS

	2022 £	2021 £
Wages and salaries	853,564	876,731
Social security costs	70,226	71,934
Other pension costs	45,546	46,535
	<u>969,336</u>	<u>995,200</u>

Four key personnel received total emoluments of £206,666.

The average monthly number of employees during the year was as follows:

	2022	2021
Direct charitable work	29	32
Charitable work and administration	7	6
Administration	1	1
	<u>37</u>	<u>39</u>

No employees received emoluments in excess of £60,000.

CITIZENS ADVICE BUREAUX (SALFORD)

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	936,747	451,797	1,388,544
Other trading activities	1,677	-	1,677
Investment income	2,073	-	2,073
Total	940,497	451,797	1,392,294
EXPENDITURE ON			
Charitable activities			
Charitable activities	828,307	416,002	1,244,309
NET INCOME	112,190	35,795	147,985
Transfers between funds	26,452	(26,452)	-
Net movement in funds	138,642	9,343	147,985
RECONCILIATION OF FUNDS			
Total funds brought forward	480,815	35,401	516,216
TOTAL FUNDS CARRIED FORWARD	619,457	44,744	664,201

12. TANGIBLE FIXED ASSETS

	Short leasehold £
COST	
At 1 April 2021 and 31 March 2022	129,171
DEPRECIATION	
At 1 April 2021	126,186
Charge for year	2,985
At 31 March 2022	129,171
NET BOOK VALUE	
At 31 March 2022	-
At 31 March 2021	2,985

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
VAT	1,988	3,693
Prepayments and accrued income	30,893	21,889
	32,881	25,582

CITIZENS ADVICE BUREAUX (SALFORD)

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade creditors	1,976	5,159
Social security and other taxes	16,659	21,620
Other creditors	4,353	4,513
Accrued expenses	32,073	46,686
	<u>55,061</u>	<u>77,978</u>

Other creditors includes £250 of deferred income (2021 - £720). This relates to grants for periods after 31 March 2022 but received prior to 31 March 2022.

15. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2022	2021
	£	£
Between one and five years	<u>45,472</u>	<u>63,112</u>

16. MOVEMENT IN FUNDS

	At 1.4.21	Net movement in funds	Transfers between funds	At 31.3.22
	£	£	£	£
Unrestricted funds				
General fund	619,455	12,564	10,414	642,433
Restricted funds				
Housing Project - The Booths Charities (a)	883	(3,893)	3,010	-
Loaves and Fishes (b)	1,847	(888)	-	959
Help Through Crisis (c)	9,998	(8,825)	(1,173)	-
Cohersive Control - The Booths Charities (e)	-	(452)	452	-
The Edward Holt Trust - Advice and Development Worker (f)	32,018	(6,119)	-	25,899
Universal Support Help To Claim (g)	-	17,551	(17,551)	-
Kickstart (i)	-	(4,848)	4,848	-
	<u>44,746</u>	<u>(7,474)</u>	<u>(10,414)</u>	<u>26,858</u>
TOTAL FUNDS	<u>664,201</u>	<u>5,090</u>	<u>-</u>	<u>669,291</u>

CITIZENS ADVICE BUREAUX (SALFORD)

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

16. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	882,988	(870,424)	12,564
Restricted funds			
Housing Project - The Booths Charities (a)	15,000	(18,893)	(3,893)
Loaves and Fishes (b)	8,334	(9,222)	(888)
Help Through Crisis (c)	-	(8,825)	(8,825)
Cohersive Control - The Booths Charities (e)	15,000	(15,452)	(452)
The Edward Holt Trust - Advice and Development Worker (f)	30,000	(36,119)	(6,119)
Universal Support Help To Claim (g)	205,027	(187,476)	17,551
Kickstart (i)	12,363	(17,211)	(4,848)
	<u>285,724</u>	<u>(293,198)</u>	<u>(7,474)</u>
TOTAL FUNDS	<u>1,168,712</u>	<u>(1,163,622)</u>	<u>5,090</u>

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	480,815	112,188	26,452	619,455
Restricted funds				
Housing Project - The Booths Charities (a)	-	883	-	883
Loaves and Fishes (b)	599	1,248	-	1,847
Help Through Crisis (c)	3,526	7,482	(1,010)	9,998
Cohersive Control - The Booths Charities (e)	106	(384)	278	-
The Edward Holt Trust - Advice and Development Worker (f)	30,425	1,593	-	32,018
Citizens Advice - Help To Claim (g)	745	24,979	(25,724)	-
Community Employment Fund (h)	-	(4)	4	-
	<u>35,401</u>	<u>35,797</u>	<u>(26,452)</u>	<u>44,746</u>
TOTAL FUNDS	<u>516,216</u>	<u>147,985</u>	<u>-</u>	<u>664,201</u>

CITIZENS ADVICE BUREAUX (SALFORD)

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

16. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	940,497	(828,309)	112,188
Restricted funds			
Housing Project - The Booths Charities (a)	15,000	(14,117)	883
Loaves and Fishes (b)	8,333	(7,085)	1,248
Help Through Crisis (c)	85,535	(78,053)	7,482
Cohersive Control - The Booths Charities (e)	15,000	(15,384)	(384)
The Edward Holt Trust - Advice and Development Worker (f)	33,390	(31,797)	1,593
Citizens Advice - Help To Claim (g)	273,881	(248,902)	24,979
Community Employment Fund (h)	20,658	(20,662)	(4)
	<u>451,797</u>	<u>(416,000)</u>	<u>35,797</u>
TOTAL FUNDS	<u>1,392,294</u>	<u>(1,244,309)</u>	<u>147,985</u>

Analysis of funds:-

a) Housing Project - The Booths Charities
Provision of advice to people in private sector housing.

b) Loaves and Fishes
Funding to provide users of Salford's homeless people's day centre and advice service.

c) Help Through Crisis
To support people in crisis and hardship via advice and training

e) Cohersive Control
Funding to deliver advice to victims of domestic violence and cohersive control.

f) Edward Holt Trust
Funding to deliver advice and support to those who are homeless or require help with their tenancies.

g) Help To Claim
Funding to support claimants in making claims for Universal Credit.

h) Community Employment Fund
Funding to provide employment advice during the Pandemic.

i) Kickstart
Funding to create new jobs for 16 to 24 year olds on Universal Credit who are at risk of long term unemployment.

Transfers between funds

The transfers between funds totalling £10,414 relate to the following adjustments:-

	Project overspend £	Rent costs £	Total £
1) Cohersive Control	(452)	-	(452)
2) Housing Project	(3,010)	-	(3,010)
3) Help To Claim	(8,949)	26,500	17,551
4) Help Through Crisis	(77)	1,250	1,173
5) Kickstart	(4,848)	-	(4,848)
	<u>(17,336)</u>	<u>27,750</u>	<u>10,414</u>

CITIZENS ADVICE BUREAUX (SALFORD)

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2022**

16. MOVEMENT IN FUNDS - continued

Transfers between funds - continued

The transfers relating to rent costs represent agreed recharges from the core business to the restricted fund for the use of accommodation space.

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022.

18. CONNECTED CHARITIES

The charity is a member of the Citizens Advice Bureaux National Association to whom it pays a subscription. The National Association provides insurance cover for the charity for a commercial fee.