

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

(A company limited by guarantee)

Financial Statements

For the year ended 31 March 2020

Company no: 2302896 (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 Breilsford
S Cheeseman
M Dale
J Fieldhouse
P Fitzpatrick (Councillor)
N Mackie
N Morgan Resigned January 2020
S Riley Resigned January 2020

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 2020. 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 £18,191 (2019 surplus: £3,324).

Total reserves stand at £218,664 (2019: £236,855).

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 2020.

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
N Morgan (Resigned January 2020)
S Riley (Resigned January 2020)

In accordance with the company's articles of association, W Brelsford, S Cheeseman and P Fitzpatrick 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

20th July 2020


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 2020 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 19/10/20

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Statement of Financial Activities for the year ended 31 March 2020

	Notes	General Fund 2020 £	Restricted Funds 2020 £	Total Funds 2020 £	Total Funds 2019 £
Incoming resources					
Incoming resources from generated funds					
<i>Voluntary income:</i>					
Donations and grants	2	314,372	100,356	414,728	412,918
Total incoming resources		<u>314,372</u>	<u>100,356</u>	<u>414,728</u>	<u>412,918</u>
Resources expended					
Charitable activities	3	319,491	106,952	426,443	398,171
Governance costs	4	2,102	104	2,206	2,852
Raising funds	4	4,270	0	4,270	15,219
Total resources expended		<u>325,863</u>	<u>107,056</u>	<u>432,919</u>	<u>416,242</u>
Net Incoming/(expended) resources before transfers	5	(11,491)	(6,700)	(18,191)	(3,324)
Net movements in funds		<u>(11,491)</u>	<u>(6,700)</u>	<u>(18,191)</u>	<u>(3,324)</u>
Reconciliation of funds					
Funds brought forward at 1 April 2019/18		236,855	0	236,855	240,179
Transfers		0	0	0	0
Funds carried forward at 31 March 2020/19		<u>225,364</u>	<u>(6,700)</u>	<u>218,664</u>	<u>236,855</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 2020

	Notes	2020			2019
Current Assets		General	Restricted	Total	
Debtors	8	39,702	0	39,702	42,418
Cash at bank	7	227,485	0	227,485	231,844
Cash in hand		586	0	586	518
		<u>267,773</u>	<u>0</u>	<u>267,773</u>	<u>274,780</u>
Creditors: amounts falling due within one year	9	42,409	6,700	49,109	37,925
		<u>225,364</u>	<u>(6,700)</u>	<u>218,664</u>	<u>236,855</u>
Net Current Assets/(Liabilities)		225,364	(6,700)	218,664	236,855
		<u>225,364</u>	<u>(6,700)</u>	<u>218,664</u>	<u>236,855</u>
Reserves		225,364	(6,700)	218,664	236,855
		<u>225,364</u>	<u>(6,700)</u>	<u>218,664</u>	<u>236,855</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 20th July 2020 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 2020

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	2020	2019
Local Authority and Funding				
General purpose	178,091	0	178,091	161,703
MASDAP	104,156	0	104,156	104,054
Food & Clothing	5,595	0	5,595	9,193
F & D	1,168	0	1,168	1,205
UC Grant	0	100,356	100,356	0
Greater Neighbourhoods	0	0	0	99,872
Outreach and	24,688	0	24,688	36,053
New Charter Housing Trust				
and Irwell Valley Housing				
Other Income	533	0	533	610
Donations	141	0	141	228
	314,372	100,356	414,728	412,918

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2020

3 Charitable activities	UNRESTRICTED		REST		2020		2019	
	CAB	MaPS	HH	UC	£	£	£	£
Staff salaries and NIC	174,423	93,135	6,892	86,109	360,559	336,992		
Electricity	314		577		891	1,614		
Gas	0		105		105	1,326		
Water	74				74	141		
Rent	11,300	4,581	2,340	3,876	22,097	27,740		
General repairs and maintenance	212			44	256	149		
Travel & training & recruitment	4,463	68		2,532	7,063	6,453		
Printing and stationery	2,331	1,172		4,796	8,298	2,088		
Postage	359	166		138	663	849		
Telephone	776	20		374	1,170	1,123		
Insurance	1,166	659	954	894	3,673	3,946		
Subscriptions	5,524	2,468		2,185	10,187	12,277		
Bad debts	-28				-28	12,784		
Miscellaneous	1,701			6	1,707	1,162		
Computer costs	1,793	870		736	3,399	3,591		
Language line	0				0	0		
Publicity	2,044	1,045		914	4,003	577		
Capital spending	1,508	721		4,339	6,568	65		
Catering	28				28	513		
	207,988	104,905	10,868	106,952	430,713	413,390		
4 Governance costs								
AGM costs	906				906	1,168		
Accountancy	858	338		104	1,300	1,684		
	1,764	338	0	104	2,206	2,852		
	209,752	105,243	10,868	107,056	432,919	416,242		

Included in staff costs for 2019/20 was £4,270 (2018/19 - £15,219) spent on raising finance.

5 Net Incoming resources for the year

Net incoming resources are stated after charging:

Staff costs (note 6)	360,559	369,519
Independent examiner's remuneration	1,300	1,200

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2020

6 Staff costs	2020	2019
Directors' remuneration	44,441	44,718
Salaries	288,262	265,400
Social security costs	23,272	25,487
Pension	4,584	1,387
	<u>360,559</u>	<u>336,992</u>

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

7 Cash at bank	2020	2019
Business premium and current accounts	123,467	127,826
High interest account	104,018	104,018
	<u>227,485</u>	<u>231,844</u>

8 Debtors	2020	2019
Trade debtors and prepayments	39,702	42,418
	<u>39,702</u>	<u>42,418</u>

9 Creditors: amounts falling due within one year	2020	2019
Accruals	43,368	31,532
Trade creditors	5,741	6,393
	<u>49,109</u>	<u>37,925</u>

10 Movement of funds

	General	Restricted	Total	2019
	£	funds	£	£
	£	£	£	£
Balance at 1 April 2019/18	236,855	0	236,855	240,179
Net movement in funds	(11,491)	(6,700)	(18,191)	(3,324)
Balance at 31 March 2020/19	<u>225,364</u>	<u>(6,700)</u>	<u>218,664</u>	<u>236,855</u>

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2020

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 to provide face to face debt advice to clients.

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 £318 in respect of charity related activities of Trustees were spent in year ended 31st March 2020. These expenses related to travel, accommodation and training.

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 £130,000.