



Cheetham Hill
Advice Centre

Cheetham Hill Advice Centre

Annual Report 2019 - 2020



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Introduction and Chair's Report

Message from our Chair



We are proud of the work we have carried out this year. The team have been faced with huge challenges and have risen to every one of them. I would like to thank all of the volunteers and staff at Cheetham Hill Advice Centre for the role they play in the heart of our community.

Welcome to Cheetham Hill Advice Centre's annual report for 2019-2020

This has been a busy and challenging year which the team at CHAC have responded to wonderfully. This annual report covers the period of 1 April 2019 to 31 March 2020. It is hard not to focus entirely on the events of March and the impact that Covid and the subsequent lockdowns have had on us all. However, it is important to look back at all the work CHAC did to shore up our position and our work to help local people have as much stability as possible.

Key achievements

We are always looking for ways to improve what we do and in the last year, we redesigned our operational model. This was a development process that involved staff, volunteers, trustees and community feedback. We have streamlined our initial assessment so that people are seen quickly and more people are able to access 'on the day' help. This has been achieved by the whole advice team being involved in our triage and assessment and has reduced waiting times on the day which has been appreciated by community members.

We are pleased to continue in our successful partnership with Citizens Advice Manchester and Shelter. In April 2019 we began roll-out of a new three year contract delivering advice across the city of Manchester. This partnership allows all partners to bring their specialist knowledge together to provide free advice across the city. This work was essential in the last twelve months and will be more essential than ever in the months and years to come.

Over the year we replaced the vast majority of our funding and have secured our financial position for the next three years. This was an entirely transitional year which we entered facing a great deal of uncertainty and exited with stability for the short to medium term. This is an achievement at the best of times and in the current environment is the bedrock that the charity will use for our future development.

We have spent time this year evaluating the impact of our services. We worked with an independent evaluator to understand the impact of our work and the elements of our charity's delivery that the people who use our service appreciate. It was heartening to understand the longer-term impact of our interventions for the people who trust us with their problems. This includes not only achieving longer-term stability but also making a positive impact on people's emotional wellbeing and sense in their ability to cope. These outcomes are at the core of what CHAC seeks to achieve and we have used the evaluation work as the basis for our development over the next two to three years.

Our thanks

We are grateful to all of our funders, our partners, our staff team, our volunteers and our trustees. We remain eternally grateful to the people in Cheetham Hill and across Manchester who trust us with their problems and support us in the work we do. It is through our shared endeavours that we will build on the successes of the last year and ensure that we can all survive in the challenging year to come.

Sarah Sedge,
Chair of Cheetham Hill Advice Centre



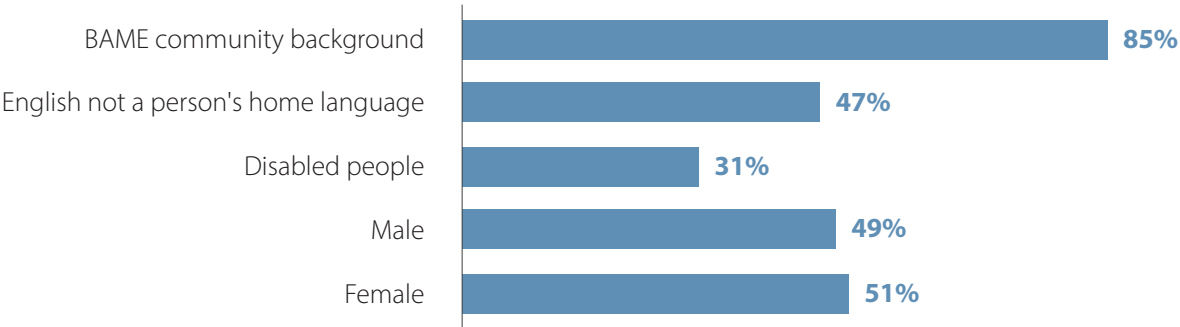
Advice Service

Cheetham Hill Advice Centre helped 2,002 people in the last year. We helped and advised people with 5,024 new cases in 2019/20 – with welfare reform and housing instability continuing to impact on people in our community. We have seen members of our community exposed to vulnerable situations and have had to work harder than ever before to secure the stability they need for a safe and healthy life.

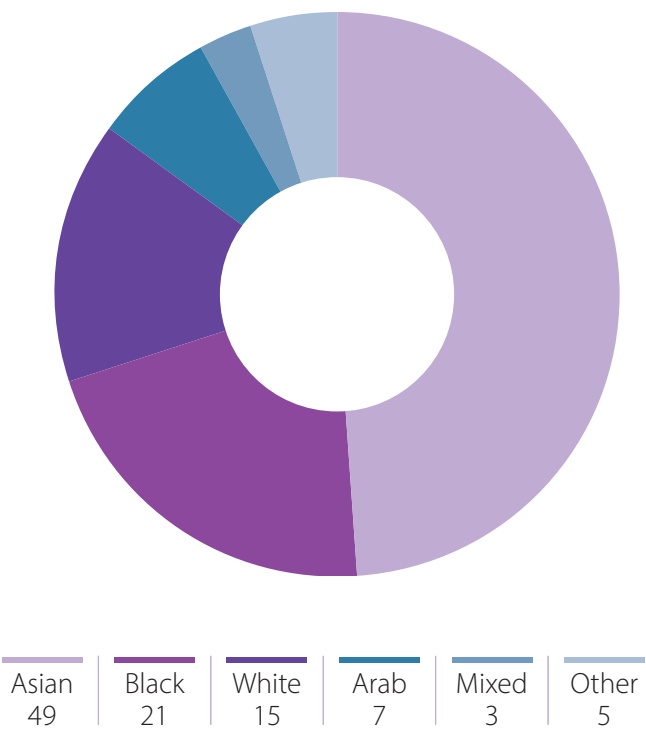
Despite these challenges, CHAC helped 2,002 people and increased people's income by £1.8 million pounds. This money enabled people to pay their rent and mortgage, meet ever-increasing utility costs as well as feeding themselves and their families. Increases in income also enabled people to move to a more sustainable financial position alongside work to manage debt of £0.9 million and in some cases to reduce or remove debt entirely.

£1.8 million in additional income

Key statistics



Ethnic origin (%)



Who we helped

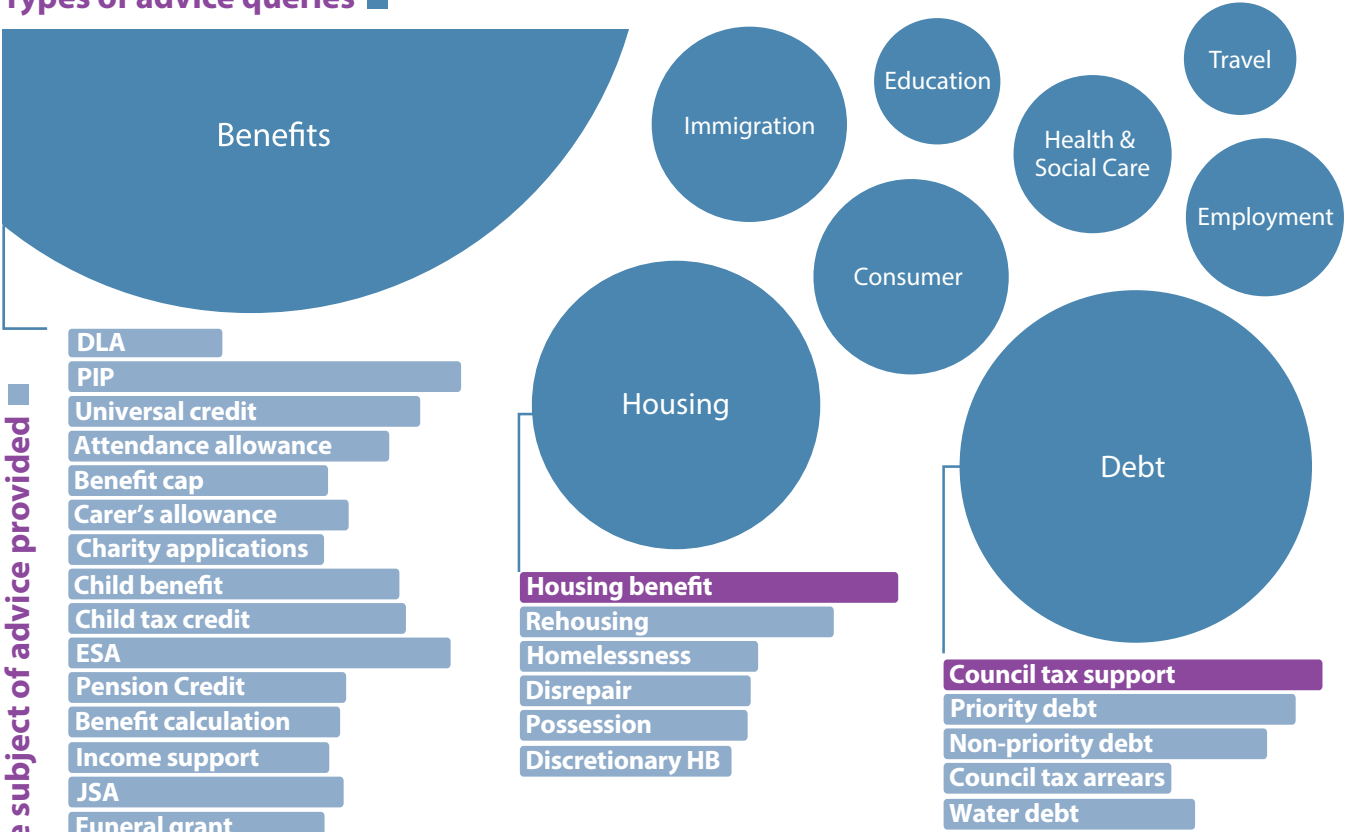
Cheetham Hill Advice Centre provides help to people in North Manchester's diverse community. Our team's mix of gender and ethnic origin reflects the local community and ensures people receive a sensitive and culturally appropriate service from us. Our advice team also provide help in Bahasa, Cantonese, German, Hakka, Malay, Mandarin, Punjabi, Pushto and Urdu as well as English. Above is a chart which shows an analysis of the uptake of our services, including good engagement with Disabled people and those who have English as an additional language. This is important to us because we know that whilst different demographic groups may be in the minority in our city, we also know they are over-represented in experiencing negative outcomes and health inequalities. It is a core part of CHAC's work that not only do we help people achieve their rights and entitlements, we also focus our work so that we are as accessible as possible to those most likely to experience direct and indirect discrimination, who have fewer resources and the least security and stability.

Advice Issues

People come to CHAC with all kinds of problems, stresses and worries. Sometimes people also come having experienced positive life events such as a marriage, the birth of a child or after having received their first job offer. Our team of trained staff and volunteers guide people through the bureaucratic processes that often accompany both joyous and difficult life experiences.

The team help people with their initial enquiries and then dig deeper to uncover any hidden causes or unrealised opportunities. This may be taking an eviction notice and working out that there is a huge range of debts that the person owes. It may also involve working with a client to work out that they have been over-paying on their utilities or are entitled to benefits that they had yet not claimed.

Types of advice queries



Advice that prevents problems arising

Throughout our service we aim to stabilise people's situations as much as possible. This includes maximising income, reducing debt, obtaining secure housing and ensuring smooth changes at times of transition. A breakdown of the specific types of advice we provide shows how we are able to achieve longer-term stability by focusing on prevention and stability and well as responding

to crisis and helping people recover. For example, we ensure people increase their income as much as possible to avoid debt from accruing. We help to obtain and maintain secure housing to prevent evictions and homelessness. We help clients to gain confidence to deal with their financial situation, subsequently to alleviate poverty, improve mental health and wellbeing and achieve positive living.

I've had problems with my electricity bill. I didn't realise about sending in the meter readings so the supplier was estimating the bills. They sent me a bill for £2,832 – for a small one bedroom flat! They were constantly sending me threatening emails and leaving phone messages. I was really panicking and stopped paying the electricity bills. CHAC took up my case with the energy supplier – it took months for them even to send out someone to read the meter. I recently got my updated bill and my account is actually in credit by £53. CHAC have shown me how to read the meter so I feel more able to do things myself...CHAC are absolutely essential to helping to sort my particular problems.

Karen

Impact

Impact at key moments of transition

There are key moments when people’s lives can tip in one direction or another. These are sometimes joyous events and are sometimes traumatic or devastating moments. Ensuring these times of transition are managed effectively can make all the difference in the world to a person’s future.

“At the moment, CHAC are helping me to apply for a council house. When I need to come, I usually see the same advisor but they have all my details on file so everyone knows what has happened in the past and what to do now if she’s not available. I am very happy and satisfied with what they have done. They play a very important role in my life.

Wahid

Key moments of transition



Evidence of wider impacts to wellbeing

CHAC worked with an independent evaluator in the last year to measure if CHAC was having an impact on people’s wider wellbeing. The evaluator designed an outcome questionnaire and set up the process for a sample of CHAC’s clients to report on their experience over the spring of 2019. The evaluation findings included people reporting improvements in wellbeing, less worry about debt and a reduction in stress generally.

Outcome	
Work or skills outcome of volunteering, obtaining employment or improving their employment skills	36%
Worrying less about debt specifically	69%
Improvement in emotional wellbeing of feeling less stressed, less anxious or happier and more positive	91%

“Without help from CHAC, I would not have been able to get anywhere. It’s been a very difficult process. I was very depressed and thinking about ending my life. My mind was toast. I had counsellors from the GP coming to my house and am still on medication. CHAC have helped me get back on my feet and I feel much happier, despite my ill health. I am able to provide for my family again and stay in this country where I have been settled for so long.

Samira

Impact of volunteers

CHAC had 35 volunteers in the last year. The volunteers delivered key roles within the charity including providing advice, welcoming clients, proving help with on-line and digital services, attending community events, consulting with people and translating into multiple languages including Amazigh, Arabic, Azeri, Bengali, Cantonese, Chinese, Edo, French, German, Hakka, Hindi, Ibo, Italian, Kashmiri, Kurdish, Lingala, Pahari/Mirpuri, Pushto, Persian, Polish, Punjabi, Russian, Spanish, Urdu and Yoruba.

“I truly enjoyed every moment at CHAC. My supervisor and the other staff have left a good impression in me and I will not forget you. You were supportive and kind so a huge THANK YOU.

A note on the future from our Chief Executive

The events of 1 April 2019 to 31 March 2020 will forever be viewed under the shadow of Covid-19 and the following illness, lockdown and economic impact. It can be difficult to remember the positive work that was happening before and to reflect on the successes and achievements.

We have been fortunate enough to be part of partnership work, community participation, system design and campaigning. We have worked throughout the year in areas that enrich our community and which will hopefully improve things for the future. The photos below show our involvement in Manchester Poverty Truth Commission and the movement to involve people with lived experience of poverty at the heart of solution making, our work with local Health partners to strength the links between the voluntary sector and health services, our work on the panel to strengthen North Manchester’s VCSEF sector (Voluntary, Community, Social Enterprise and Faith Sector) and our involvement in The Pankhurst Trust’s ‘16 Days of Action’ campaign to encourage employers to provide support for women experiencing domestic abuse.



At Cheetham Hill Advice Centre we exist within the heart of our community and are privileged to be trusted with some of the most sensitive and important moments of people’s lives. What has struck us most in compiling this annual report is the impact that we were able to have right up until the moment when Covid struck. Right up till that moment and beyond. However, never has the impact of increasing people’s stability been more evident than as a result of the pandemic. We are grateful for all the people who came to us in the last year so we could reduce their debt, to the people who allowed us to help them ensure they had a secure place to live and that the rent was being paid. We are relieved for all the people who we registered with a GP and explained about any appointments for specialist treatment. We are thankful for all those who trusted us to help them register their children and those who we worked with to have their work as carers recognised.

What we know now is that every small piece of successful advice provided another brick in people’s stability, a bedrock, an anchor. So that when the pandemic hit, people in our community were less likely to be swept away. We know that there are still waves to come – waves of infection, waves of long-term illness and waves of economic shock. We are thankful and grateful that we were able to provide the work described in this report because it has never been more needed or more necessary.

“My confidence has grown so much. I can now take a case from triage when I know what to do without having to check with the supervisor. I always reflect on what I have done with a client and try to improve. There are a small group of volunteers here on the same day and we support each other.

Tanesa, Volunteer



Cheetham Hill Advice Centre

A copy of our full accounts is available
from the Centre upon request

Independent Account Examiners

Community Accountancy Service
The Grange
Pilgrim Drive
Manchester
M11 3QR

Finance Worker

Karin Stamp

IT Support

Bytesize

Banker

Co-operative Bank
1 Balloon Street
Manchester

Funding

Our main Funding comes from The National
Lottery Community Fund, Manchester City
Council and The Henry Smith Charity.

Cheetham Hill Advice Centre

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Manchester
M8 9AR

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OISC registration number: N201100029

Registered Charity Number 1136328 | Company number 7253445

CHEETHAM HILL ADVICE CENTRE

COMPANY REGISTRATION NO: 7253445
(England)

CHARITY REGISTRATION NO: 1136328

FINANCIAL STATEMENTS FOR THE YEAR ENDED
30TH MARCH 2020

Community Accountancy Service Ltd.
The Grange,
Pilgrim Drive, Beswick,
Manchester,
M11 3TQ.

CHEETHAM HILL ADVICE CENTRE

FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2020

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CHEETHAM HILL ADVICE CENTRE**Report of the Trustees for the Year Ended 30th March 2020**

The trustees present their annual directors' report and financial statements of the charity for the year ended 30th March 2020 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Reference and administrative information

Charity Name: Cheetham Hill Advice Centre

Charity Number: 1136328

Company No: 7253445

Directors and trustees

The directors of the charitable company (the charity) are its trustees for the purpose of charity law.

The trustees and officers serving during the year and since the year end were as follows:

Sarah Sedge

Andrew Alexander Gridley

Khouloud Azzouni

Mary Atkinson

Revd. Sarah Fletcher

Tracy Langton

Amer Salam

Val Bayliss-Brideaux (appointed 4th November 2019)

Key management personnel: Trustees and Directors

Sarah Sedge

Chair of Trustees

Andrew Alexander Gridley

Treasurer

Senior managers

Sinéad O'Connor

Registered Office

1-3 Morrowfield Avenue, Manchester, M8 9AR

Independent Examiners

Community Accountancy Service Limited

The Grange, Pilgrim Drive

Beswick, Manchester, M11 3TQ

Bankers

Cooperative Bank plc, 70-72 Cross Street, Manchester, M2 4JG

CAF Bank, 25 Kings Hill Avenue, West Mailing, Kent, ME19 4JQ

CHEETHAM HILL ADVICE CENTRE

Objectives and activities

The purposes of the charity are to promote any charitable purpose for the benefit of residents of the City of Manchester, but primarily for the benefit of the community in Cheetham and Crumpsall and in particular the advancement of education, the furtherance of health, the relief of poverty, distress and sickness.

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's aims and objectives, in planning future activities, and setting the policies for the year.

The charity furthers its charitable purposes for the public benefit through the provision of quality assured social welfare advice, information and support, to enable residents to lift themselves out of poverty, and to improve their quality of life and general health and wellbeing. It increases the capabilities of individuals through running a volunteer development programme, recruiting and training a diverse group of local people to ensure services are culturally and linguistically appropriate and accessible, and it increases the capabilities of other organisations by running outreach services, by offering training to their volunteers, and by providing them with a consultancy advice service.

Structure, governance and management

Cheetham Hill Advice Centre is a company limited by guarantee governed by its Memorandum and Articles of Association dated 13th May 2010. It is registered as a charity with the Charity Commission (dated 14th June 2010).

Appointment of trustees

As set out in the Articles of Association trustees are elected annually by the members of the charitable company attending the Annual General meeting, with the officers being elected from the Board. The number of trustees shall not be less than three but (unless otherwise determined by ordinary resolution) shall not be subject to any maximum.

Trustee induction and training

New trustees are given a formal induction from the Manager that includes an overview of the charity's activities and funding as well as copies of all the relevant written policies, and provided with access to external training to further develop their knowledge of trustee roles and responsibilities.

Organisation

The board of trustees administers the charity. The board normally meets monthly, with a break in August. A Manager is appointed by the trustees to manage the day-to-day operations of the charity.

Related parties and co-operation with other organisations

None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee or senior manager with any service providers must be disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. In the current year such related party transactions are reported in Note 10.

CHEETHAM HILL ADVICE CENTRE

A review of our achievements and performance

From April 2019 to March 2020 we resolved 1347 one-off cases for 778 individuals in crisis and opened 5,024 cases for 2,002 individuals throughout the year. We managed debt of close to £0.9 million and raised an additional £1.8 million income for people. As of 30 March 2020 we had 2,145 cases open for 1,192 people.

This year we commissioned an independent evaluation into our work at Cheetham Hill Advice Centre. This evaluation included quantitative data, qualitative data and a summary of the impact that the charity has on people's lives and the wider community. The evaluation found that CHAC is increasing people's financial stability, reducing debt, increasing people's emotional wellbeing and having a positive impact on people's wider lives. Additionally, the evaluation found that CHAC is increasing skills and employability of volunteer and having a positive impact on the wider strategic arena.

Financial review

The charity had a total income of £221,991 for the year (2019 £295,776) and expenditure of £225,101 (2019 £260,741) leaving a deficit of £3,110 of which a deficit of £4,185 is restricted funds (spent from restricted reserves) and £1,057 is an unrestricted funds surplus.

Trustees conducted their annual and business and financial reviews in September 2018. The charity fully reviewed the three-year business plan for 2018-2021 in this financial year. This took account of the successful replacement of all the charity's core funding and a more secure financial position.

The Trustees also updated the business plan and risk management strategies to respond to the many issues arising from coronavirus and the lockdown which followed. The charity took proactive steps to guarantee all funding remained in place as well as investing in the infrastructure needed to ensure remote working for all staff and an uninterrupted provision of this much-needed service. This planning has meant that there are no foreseen reductions in income and no impact on the charity as an on-going concern.

Core funding comes from Manchester City Council via a sub-contract with Citizens Advice Manchester. This partnership work involves Cheetham Hill Advice Centre working alongside Citizens Advice Manchester and Shelter to deliver Manchester's citywide advice contract. This contract is from Manchester City Council and is managed by the Directorate for Commissioning. This contract was re-tendered in October 2018. The existing partnership submitted a tender which was successful. This has led to a new contract being issued with the last financial year seeing the mobilisation and implementation of development and service delivery. This contract provides income for Cheetham Hill Advice Centre until 2022 with the possibility of a further extension till 2024.

Other key funders over the past year have been The National Lottery Communities Fund, the Henry Smith Charity, The Quakers Work Fund, A Manchester City Council 'Our Manchester Voluntary and Community Sector grant', the Peter Kershaw Trust and the John Grant Davies Trust.

Investment powers and policy

CHEETHAM HILL ADVICE CENTRE

The trustees, having regard to the liquidity requirements of operating the charity, have kept available funds in an interest bearing deposit account.

Reserves policy and going concern

The balance held in unrestricted reserves at 30th March 2020 was £93,208 of which £92,798 are free reserves, after allowing for funds tied up in tangible fixed assets.

The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately three months of running costs (currently £65,000). The trustees consider that this level will provide sufficient funds to respond to applications for grants and ensure that support and governance costs are covered.

The trustees used the reserves to underwrite the risk of delays to funding applications and potential gaps in funding. These reserves allowed the charity to plan for the longer term. This planning has led to the more stable financial position the charity is in now.

Having regard to the budget the trustees consider that the charity is a going concern and are taking further steps to diversify funding streams to manage and minimise reliance on charitable trusts and/or public sector funding. The charity's reliance on grant funding is managed through a flexible approach to staffing, with employees redeployed across to other projects wherever possible if one funding stream ends and new funding is brought on stream.

Risk management

The trustees have conducted a review of the major risks to which the charity is exposed and systems have been established to mitigate those risks.

The trustees conducted a review of the charity's Risk Management Policy in March 2020. This identified the major risks to which the charity is exposed and systems established to mitigate those risks.

Plans for future periods

The charity has developed a fundraising strategy and plan to diversify its income streams by increasing the number of individual donors and organising community fundraising and sponsored events. They aim to further progress fundraising plans by seeking the support of local businesses, along with seeking further funds from charitable trusts and statutory agencies in order to continue to provide its services to the residents of Manchester with a primary focus in Cheetham and Crumpsall.

The charity had increased partnerships with local organisations to develop a place-based response to Coronavirus and the health and financial impact of the pandemic and lockdown. These partnerships will lead to better working relationships and the ability to share resources ensuring all partners can promote resilience and better meet the needs of local people.

The charity has worked as part of the North Together partnership to increase the amount and quality of voluntary sector impact in North Manchester. This has included multi-sector work including within the Local Authority, health, the voluntary and community sector and businesses. The charity also continues to support smaller organisations who wish to develop advice services as

CHEETHAM HILL ADVICE CENTRE

part of their service provision. This enables CHAC to share expertise in advice provision while supporting other charities who are specialist at working with particular client groups and in delivering targeted work.

Trustees responsibilities in relation to the financial statements

The charity trustees (who are also the directors of Cheetham Hill Advice Centre) for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- Select suitable accounting principles and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the charity will continue in business.

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

By order of the board of trustees



Sarah Sedge - Chair

Date: 13TH August 2020

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CHEETHAM HILL ADVICE CENTRE

I report on the accounts of the company for the year ended 30th March 2020, which are set out on pages 7 to 16.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is required by company law to prepare accrued accounts and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act ;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006, ; and
 - with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

EL Anderson

EL Anderson MA FCA CTA,
Community Accountancy Service Ltd,
The Grange, Pilgrim Drive,
Beswick, Manchester, M11 3TQ

Date: 13th August 2020

BALANCE SHEET AS AT 30 MARCH 2020

Registration Number: 7253445

	NOTES	2020 £	2019 £
FIXED ASSETS			
Tangible Fixed Assets	11	1,940	3,422
CURRENT ASSETS			
Debtors & Prepayments	12	8,316	25,633
Cash at Bank & In Hand		169,601	108,901
		<u>177,917</u>	<u>134,534</u>
LIABILITIES:			
Amounts falling due within one year	14	(72,191)	(27,180)
		<u>(72,191)</u>	<u>(27,180)</u>
<i>Client Account:</i>			
Client Ledger		(285)	(285)
Cash at Bank		285	285
		<u>-</u>	<u>-</u>
NET CURRENT ASSETS		105,726	107,354
TOTAL NET ASSETS		<u>107,666</u>	<u>110,776</u>

THE FUNDS OF THE CHARITY

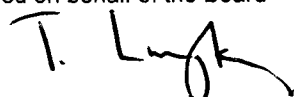
Unrestricted Reserves	17	93,208	92,133
Restricted Reserves	17	14,458	18,643
TOTAL CHARITY FUNDS		<u>107,666</u>	<u>110,776</u>

For the year in question the company was entitled to the exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

- The members have not required The company to obtain an audit of its accounts for the year in question in accordance with section 476.
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Approved on behalf of the Board



) Trustee

Tracy Langton



) Trustee

Sarah Sedge

Date: 13th August 2020

The notes on pages 10 to 16 form part of these accounts.

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDING 30TH MARCH 2020
(INCORPORATING INCOME AND EXPENDITURE ACCOUNT)**

	Notes	Unrestricted Funds £	Restricted Funds £	Year Ended 30.03.20 Total Funds £	Year Ended 30.03.19 Total Funds £
INCOME FROM:					
Donations and Legacies		1,225	-	1,225	1,219
Investment Income		27	-	27	18
Other Trading Activities	5	2,434	-	2,434	4,341
Charitable Activities	4	61,336	156,969	218,305	290,198
Other Income		-	-	-	-
TOTAL		65,022	156,969	221,991	295,776
EXPENDITURE ON:					
Raising Funds	6	(1,356)	-	(1,356)	(2,697)
Charitable Activities	7	(62,591)	(161,154)	(223,745)	(258,044)
TOTAL		(63,947)	(161,154)	(225,101)	(260,741)
NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR BEFORE TRANSFERS		1,075	(4,185)	(3,110)	35,035
TRANSFER BETWEEN FUNDS	16	-	-	-	-
NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR AFTER TRANSFERS		1,075	(4,185)	(3,110)	35,035
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		92,133	18,643	110,776	75,741
TOTAL FUNDS CARRIED FORWARD	16	93,208	14,458	107,666	110,776

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

The notes on pages 10 to 16 form part of these accounts.

STATEMENT OF CASH FLOWS FOR THE YEAR ENDING 30th MARCH 2020

RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH
FLOW FROM OPERATING ACTIVITIES

	2020	2019
	£	£
Net movement in funds	(3,110)	35,035
Add back depreciation	3,336	2,718
Deduct investment income	(27)	(18)
Decrease/(increase) in debtors	17,317	(13,030)
Increase/(decrease) in creditors	45,011	(32,264)
Net cash used in operating activities	62,527	(7,559)
Cash flows from investment activities:		
Interest	27	18
Purchase of fixed assets	(1,854)	(1,642)
Net cash provided by investing activities	(1,827)	(1,624)
Increase/(decrease) in cash and cash equivalents during the year	60,700	(9,183)
Cash and cash equivalents brought forward	108,901	118,084
Cash and cash equivalents carried forward	169,601	108,901

1. ACCOUNTING POLICIES**(a) Basis of preparation and assessment of going concern**

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

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

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

(b) Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There are 10 restricted funds at the year end.

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion have created a fund for a specific purpose.

Further details of each fund are disclosed in note 16.

(c) Income recognition

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Operating income represents grants, contracts, secondment fees and sundry income receivable.

(d) Expenditure Recognition

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

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

(e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

(f) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on staff time and facilities used in each activity.

The allocation of support and governance costs is analysed in note 8.

(g) Charitable Activities

Costs of charitable activities include governance costs and an apportionment of support costs as shown in Note 7.

(h) Tangible fixed assets and depreciation

Fixed assets are included in the accounts at net book value. Additions of a single item or a group of similar assets exceeding £500, are capitalised at cost (valuation for donated assets).

Depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets over their estimated useful lives as follows:-

Computer	33.33% on cost
Office Equipment & Fittings	25% on cost

(i) Taxation

The organisation is exempt from income tax by reason of its charitable status. Income tax suffered on investment income is reclaimed in full. The Charity is not currently registered for VAT.

(j) Pensions

The trustees implemented an auto enrolment pension scheme from June 2016. The charity has no liability beyond making its contributions and paying across the deductions for the employee's contributions. Costs are charged to expenditure in the period incurred.

(k) Contingent liabilities

A contingent liability is identified and disclosed for those transactions resulting from a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control.

(l) Debtors

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

(m) Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 NET INCOME FOR THE YEAR

	2020 £	2019 £
This is stated after charging:		
Depreciation - owned assets	3,336	2,718
Independent Examiners Fees	975	975
Other financial services	1,249	1,313

3 TAX ON SURPLUS ON ORDINARY ACTIVITIES

(See taxation policy note above)

4 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2019 £	Unrestricted Funds £	Restricted Funds £	Total 2018 £
<i>Grants:</i>						
The John Grant Davies Trust	-	-	-	3,000	-	3,000
Henry Smith Charity (£13,866 deferred)	-	6,934	6,934	-	30,000	30,000
Big Lottery - Reaching Communities	-	127,642	127,642	-	122,943	122,943
Peter Kershaw Trust	-	4,000	4,000	-	4,000	4,000
Mcr & Warrington Area Quaker Mtg	-	-	-	-	2,500	2,500
Our Manchester VCE Grant	-	18,393	18,393	-	18,393	18,393
DWP (Access to Work)	-	-	-	-	1,095	1,095
<i>Contracts:</i>						
CAB - advice services	56,650	-	56,650	107,417	-	107,417
Other - advice services	4,686	-	4,686	-	-	-
<i>Other:</i>						
Training	-	-	-	250	-	250
Client Welfare	-	-	-	-	600	600
	61,336	156,969	218,305	110,667	179,531	290,198

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2020 (cont...)

5 INCOME FROM OTHER TRADING ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Unrestricted Funds £	Restricted Funds £	Total 2019 £
Contribution to Office Facilities	1,934	-	1,934	4,111	-	4,111
Talks and Presentations	500	-	500	-	-	-
Fundraising Events	-	-	-	230	-	230
	<u>2,434</u>	<u>-</u>	<u>2,434</u>	<u>4,341</u>	<u>-</u>	<u>4,341</u>

6 COST OF RAISING FUNDS

	£	£	£	£	£	£
Employment Costs	766	-	766	1,492	-	1,492
Rent, Rates and Insurance	86	-	86	168	-	168
Heat, Light & Water	133	-	133	312	-	312
Repairs and Maintenance	255	-	255	441	-	441
Cleaner & Cleaning Materials	116	-	116	275	-	275
Fundraising Costs	-	-	-	9	-	9
	<u>1,356</u>	<u>-</u>	<u>1,356</u>	<u>2,697</u>	<u>-</u>	<u>2,697</u>

7 EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Charitable Activities				
Employment Costs	35,205	134,223	169,428	206,860
Recruitment	399	55	454	2,040
Training and Conferences	-	-	-	684
Client expenses	-	-	-	600
Staff Travel	154	112	266	344
Staff Welfare	25	-	25	-
DBS Checks	61	183	244	-
Volunteer Expenses	-	458	458	557
Volunteer Training	-	1,506	1,506	60
Volunteer Travel	-	1,247	1,247	2,019
Publicity	-	-	-	50
Support Costs	23,138	17,046	40,184	38,255
Governance Costs	3,609	6,324	9,933	6,575
	<u>62,591</u>	<u>161,154</u>	<u>223,745</u>	<u>258,044</u>
Restricted Funds				173,043
Unrestricted Funds				<u>85,001</u>
				<u>258,044</u>

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2020 (cont...)

8 ALLOCATION OF GOVERNANCE AND SUPPORT COSTS

	<i>Basis of Apportionment</i>	General Support £	Governance £	Total 2020 £	Total 2019 £
Support Costs					
Employment Costs	<i>Staff Time</i>	11,482	3,062	14,544	13,430
Rent, Rates and Insurance	<i>Space Used</i>	1,640	-	1,640	1,513
Heat, Light & Water	<i>Space Used</i>	2,520	-	2,520	2,809
Repairs and Maintenance	<i>Space Used</i>	4,852	-	4,852	3,969
Cleaner & Cleaning Materials	<i>Space Used</i>	2,211	-	2,211	2,476
Computer Maintenance & Software	<i>Space Used</i>	3,031	-	3,031	2,724
Minor Equipment	<i>Space Used</i>	346	-	346	368
Printing and Stationery	<i>Staff Time</i>	2,605	-	2,605	3,546
Telephone and Post	<i>Staff Time</i>	3,710	-	3,710	4,269
Publications and Subscriptions	<i>Staff Time</i>	1,613	-	1,613	1,689
Professional Indemnity Insurance	<i>Staff Time</i>	2,040	-	2,040	971
Depreciation	<i>Staff Time</i>	3,336	-	3,336	2,719
Room Hire	<i>Staff Time</i>	787	-	787	615
Bank Charges		4	-	4	3
Sundries		7	-	7	138
Consultancy		-	3,863	3,863	767
Management Committee & AGM Expenses		-	784	784	536
Accountancy & Payroll		-	2,224	2,224	2,288
		40,184	9,933	50,117	44,830

9 STAFF NUMBERS AND COSTS

	2020 £	2019 £
Wages and Salaries	171,471	206,208
Social Security Costs	10,335	13,375
Pension Costs	2,932	2,199
	184,738	221,782

The charity employed 11 staff during the year, with an average of 9.

The average number of employees, as a full time equivalent was:

Management & Administration	2	2
Provision of Services	5	8
	7	10

The charity considers its key management personnel comprises the trustees and manager. The total employment benefits, including employer pension contributions of the key management personnel was £24,965 (previous year: £29,095), No employees has benefits in excess of £60,000 (2019: none).

10 TRUSTEES' REMUNERATION AND EXPENSES

No remuneration was paid or payable directly or indirectly out of the funds of the charity during the year to any trustees or to any persons known to be connected with any of them.

No reimbursement of expenses has been made or is due to be made to any of the non-executive trustees in respect of the period.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2020 (cont...)

11 TANGIBLE FIXED ASSETS

	Furniture & Equipment	Computer Equipment	Total
	£	£	£
COST			
At 31 March 2019	9,177	7,999	17,176
Additions		1,854	1,854
Disposals			-
At 30 March 2020	9,177	9,853	19,030
DEPRECIATION			
At 31 March 2019	6,687	7,067	13,754
Charge for Period	2,020	1,316	3,336
Disposals			-
At 30 March 2020	8,707	8,383	17,090
NET BOOK VALUE			
At 30 March 2020	470	1,470	1,940
At 30 March 2019	2,490	932	3,422

12 CAPITAL COMMITMENTS

	2020	2019
	£ nil	£ nil
Contracted but not provided for		

13 DEBTORS

	£	£
Other Debtors	666	2,000
Accrued Income	4,721	20,986
Prepayments	2,929	2,647
	8,316	25,633
Restricted Funds	5,726	669
Unrestricted Funds	2,590	24,964
	8,316	25,633

14 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	£	£
Deferred Income	67,369	23,271
Other Creditors	2,937	1,799
Other Taxes	150	150
Accruals	1,735	1,960
	72,191	27,180
Restricted Funds	70,165	25,418
Unrestricted Funds	2,026	1,762
	72,191	27,180

15 DEFERRED INCOME

	£	£
Deferred income comprises grants paid in advance.		
Balance brought forward as at 31st March	23,271	52,430
Amount released to income earned from charitable activities	(23,271)	(52,430)
Amount deferred in year	67,369	23,271
Balance carried forward as at 30th March	67,369	23,271

All deferred income is restricted.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2020 (cont...)

16 ANALYSIS OF CHARITABLE FUNDS

	Balance at 31 March 2019	Incoming	Transfers	Outgoing	Balance at 30 March 2020
	£	£	£	£	£
RESTRICTED FUNDS					
Lloyds TSB Foundation	2,713				2,713
United Utilities	243			(243)	-
NW Legal Services Trust	3,436			(2,344)	1,092
John Grant Davies Trust	464				464
Henry Smith Charity	2,540	6,934		(7,151)	2,323
Big Lottery - Reaching Communities	(1,109)	127,642		(127,667)	(1,134)
Peter Kershaw Trust	3,482	4,000		(1,705)	5,777
Our Manchester VCE Grant	2,810	18,393	(1,327)	(19,471)	405
Arcon Housing	1,500				1,500
Capital:					
Arcon Housing	334			(334)	-
DWP (Access to Work)	493			(235)	258
Our Manchester VCE Grant	351		1,327	(618)	1,060
Big Lottery - Reaching Communities	1,386			(1,386)	-
	18,643	156,969	-	(161,154)	14,458
<i>Unrestricted Funds:</i>					
General	92,133	65,022	-	(63,947)	93,208
<i>Total Unrestricted Funds:</i>	92,133	65,022	-	(63,947)	93,208
TOTAL	110,776	221,991	-	(225,101)	107,666

Previous Year	Balance at 31 March 2018	Incoming	Transfers	Outgoing	Balance at 30 March 2019
	£	£	£	£	£
RESTRICTED FUNDS					
Lloyds TSB Foundation	2,713				2,713
United Utilities	243				243
NW Legal Services Trust	3,496			(60)	3,436
John Grant Davies Trust	464				464
Henry Smith Charity	732	30,000		(28,192)	2,540
Big Lottery - Reaching Communities	(2,935)	122,943		(121,117)	(1,109)
Peter Kershaw Trust	1,900	4,000		(2,418)	3,482
Our Manchester VCE Grant		18,393	(351)	(15,232)	2,810
MCC - Improving Mental Health	517		86	(603)	-
Mcr & Warrington Area Quaker Meeting		2,500		(2,500)	-
Talisman Charitable Trust		600		(600)	-
Arcon Housing	1,500				1,500
Capital:					
Arcon Housing	667			(333)	334
DWP (Access to Work)	-	1,095		(602)	493
Our Manchester VCE Grant			351		351
Big Lottery - Reaching Communities	2,772			(1,386)	1,386
	12,069	179,531	86	(173,043)	18,643
<i>Unrestricted Funds:</i>					
General	63,672	116,245	(86)	(87,698)	92,133
<i>Total Unrestricted Funds:</i>	63,672	116,245	(86)	(87,698)	92,133
TOTAL	75,741	295,776	-	(260,741)	110,776

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2020 (cont...)

Purpose of funds:-

Lloyds TSB Foundation
 United Utilities
 The John Grant Davies Trust
 NW Legal Services Trust
 Henry Smith Charity
 Big Lottery - Reaching Communities
 Peter Kershaw Trust
 Our Manchester VCE Grant
 Mcr & Warrington Area Quaker Meeting
 Talisman Charitable Trust
 Arcon Housing

Contribution towards:

- towards the salary of a senior case worker
 - towards the advice service
 - towards volunteer expenses
 - towards follow-on training costs for volunteers
 - towards the Advice Service
 - towards the Advice Service
 - towards organisational review and consultation
 - towards supporting volunteers and the Advice Service
 - towards the Advice Service
 - Client welfare
 - towards volunteer expenses & equipment

17 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets £	Net Current Assets £	2020 Total £	Fixed Assets £	Net Current Assets £	2019 Total £
Restricted Funds	1,530	12,928	14,458	2,776	15,867	18,643
Unrestricted	410	92,798	93,208	646	91,487	92,133
	<u>1,940</u>	<u>105,726</u>	<u>107,666</u>	<u>3,422</u>	<u>107,354</u>	<u>110,776</u>

18 COMPANY STATUS

The company is limited by guarantee and has no share capital. All members have agreed to contribute a sum not exceeding £10 in event of winding up.

19 CONTINGENT LIABILITIES

There were no contingent liabilities at 30th March 2020 (2019 £nil).

20 GOING CONCERN

The company's main source of income is grant funding and advice services. The Trustees consider that it is appropriate to prepare the accounts on a going concern basis and, consequently the accounts do not include any adjustments that would be necessary if the funding sources should cease.

21 POST BALANCE SHEET EVENTS

The trustees consider that there are no significant post balance sheet events that impact on the financial statements as presented. The trustees updated the business plan and risk management strategies to respond to the many issues arising from coronavirus and the lockdown which followed. The charity took proactive steps to guarantee all funding remained in place as well as investing in the infrastructure needed to ensure remote working for all staff and an uninterrupted provision of this much-needed service. This planning has meant that there are no unforeseen reductions in income and no impact on the charity as an on-going concern.

22 ULTIMATE CONTROLLING PARTY

The company is under the shared control of the Trustees named on Page 1.
 There is no one person with significant control.

CHEETHAM HILL ADVICE CENTRE

COMPANY REGISTRATION NO: 7253445
(England)

CHARITY REGISTRATION NO: 1136328

FINANCIAL STATEMENTS FOR THE YEAR ENDED
30TH MARCH 2020

Community Accountancy Service Ltd.
The Grange,
Pilgrim Drive, Beswick,
Manchester,
M11 3TQ.

CHEETHAM HILL ADVICE CENTRE

FINANCIAL STATEMENTS FOR THE YEAR ENDED 30TH MARCH 2020

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CHEETHAM HILL ADVICE CENTRE**Report of the Trustees for the Year Ended 30th March 2020**

The trustees present their annual directors' report and financial statements of the charity for the year ended 30th March 2020 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

Reference and administrative information

Charity Name: Cheetham Hill Advice Centre

Charity Number: 1136328

Company No: 7253445

Directors and trustees

The directors of the charitable company (the charity) are its trustees for the purpose of charity law.

The trustees and officers serving during the year and since the year end were as follows:

Sarah Sedge

Andrew Alexander Gridley

Khouloud Azzouni

Mary Atkinson

Revd. Sarah Fletcher

Tracy Langton

Amer Salam

Val Bayliss-Brideaux (appointed 4th November 2019)

Key management personnel: Trustees and Directors

Sarah Sedge

Chair of Trustees

Andrew Alexander Gridley

Treasurer

Senior managers

Sinéad O'Connor

Registered Office

1-3 Morrowfield Avenue, Manchester, M8 9AR

Independent Examiners

Community Accountancy Service Limited

The Grange, Pilgrim Drive

Beswick, Manchester, M11 3TQ

Bankers

Cooperative Bank plc, 70-72 Cross Street, Manchester, M2 4JG

CAF Bank, 25 Kings Hill Avenue, West Mailing, Kent, ME19 4JQ

CHEETHAM HILL ADVICE CENTRE

Objectives and activities

The purposes of the charity are to promote any charitable purpose for the benefit of residents of the City of Manchester, but primarily for the benefit of the community in Cheetham and Crumpsall and in particular the advancement of education, the furtherance of health, the relief of poverty, distress and sickness.

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Charity's aims and objectives, in planning future activities, and setting the policies for the year.

The charity furthers its charitable purposes for the public benefit through the provision of quality assured social welfare advice, information and support, to enable residents to lift themselves out of poverty, and to improve their quality of life and general health and wellbeing. It increases the capabilities of individuals through running a volunteer development programme, recruiting and training a diverse group of local people to ensure services are culturally and linguistically appropriate and accessible, and it increases the capabilities of other organisations by running outreach services, by offering training to their volunteers, and by providing them with a consultancy advice service.

Structure, governance and management

Cheetham Hill Advice Centre is a company limited by guarantee governed by its Memorandum and Articles of Association dated 13th May 2010. It is registered as a charity with the Charity Commission (dated 14th June 2010).

Appointment of trustees

As set out in the Articles of Association trustees are elected annually by the members of the charitable company attending the Annual General meeting, with the officers being elected from the Board. The number of trustees shall not be less than three but (unless otherwise determined by ordinary resolution) shall not be subject to any maximum.

Trustee induction and training

New trustees are given a formal induction from the Manager that includes an overview of the charity's activities and funding as well as copies of all the relevant written policies, and provided with access to external training to further develop their knowledge of trustee roles and responsibilities.

Organisation

The board of trustees administers the charity. The board normally meets monthly, with a break in August. A Manager is appointed by the trustees to manage the day-to-day operations of the charity.

Related parties and co-operation with other organisations

None of our trustees receive remuneration or other benefit from their work with the charity. Any connection between a trustee or senior manager with any service providers must be disclosed to the full board of trustees in the same way as any other contractual relationship with a related party. In the current year such related party transactions are reported in Note 10.

CHEETHAM HILL ADVICE CENTRE

A review of our achievements and performance

From April 2019 to March 2020 we resolved 1347 one-off cases for 778 individuals in crisis and opened 5,024 cases for 2,002 individuals throughout the year. We managed debt of close to £0.9 million and raised an additional £1.8 million income for people. As of 30 March 2020 we had 2,145 cases open for 1,192 people.

This year we commissioned an independent evaluation into our work at Cheetham Hill Advice Centre. This evaluation included quantitative data, qualitative data and a summary of the impact that the charity has on people's lives and the wider community. The evaluation found that CHAC is increasing people's financial stability, reducing debt, increasing people's emotional wellbeing and having a positive impact on people's wider lives. Additionally, the evaluation found that CHAC is increasing skills and employability of volunteer and having a positive impact on the wider strategic arena.

Financial review

The charity had a total income of £221,991 for the year (2019 £295,776) and expenditure of £225,101 (2019 £260,741) leaving a deficit of £3,110 of which a deficit of £4,185 is restricted funds (spent from restricted reserves) and £1,057 is an unrestricted funds surplus.

Trustees conducted their annual and business and financial reviews in September 2018. The charity fully reviewed the three-year business plan for 2018-2021 in this financial year. This took account of the successful replacement of all the charity's core funding and a more secure financial position.

The Trustees also updated the business plan and risk management strategies to respond to the many issues arising from coronavirus and the lockdown which followed. The charity took proactive steps to guarantee all funding remained in place as well as investing in the infrastructure needed to ensure remote working for all staff and an uninterrupted provision of this much-needed service. This planning has meant that there are no foreseen reductions in income and no impact on the charity as an on-going concern.

Core funding comes from Manchester City Council via a sub-contract with Citizens Advice Manchester. This partnership work involves Cheetham Hill Advice Centre working alongside Citizens Advice Manchester and Shelter to deliver Manchester's citywide advice contract. This contract is from Manchester City Council and is managed by the Directorate for Commissioning. This contract was re-tendered in October 2018. The existing partnership submitted a tender which was successful. This has led to a new contract being issued with the last financial year seeing the mobilisation and implementation of development and service delivery. This contract provides income for Cheetham Hill Advice Centre until 2022 with the possibility of a further extension till 2024.

Other key funders over the past year have been The National Lottery Communities Fund, the Henry Smith Charity, The Quakers Work Fund, A Manchester City Council 'Our Manchester Voluntary and Community Sector grant', the Peter Kershaw Trust and the John Grant Davies Trust.

Investment powers and policy

CHEETHAM HILL ADVICE CENTRE

The trustees, having regard to the liquidity requirements of operating the charity, have kept available funds in an interest bearing deposit account.

Reserves policy and going concern

The balance held in unrestricted reserves at 30th March 2020 was £93,208 of which £92,798 are free reserves, after allowing for funds tied up in tangible fixed assets.

The trustees aim to maintain free reserves in unrestricted funds at a level which equates to approximately three months of running costs (currently £65,000). The trustees consider that this level will provide sufficient funds to respond to applications for grants and ensure that support and governance costs are covered.

The trustees used the reserves to underwrite the risk of delays to funding applications and potential gaps in funding. These reserves allowed the charity to plan for the longer term. This planning has led to the more stable financial position the charity is in now.

Having regard to the budget the trustees consider that the charity is a going concern and are taking further steps to diversify funding streams to manage and minimise reliance on charitable trusts and/or public sector funding. The charity's reliance on grant funding is managed through a flexible approach to staffing, with employees redeployed across to other projects wherever possible if one funding stream ends and new funding is brought on stream.

Risk management

The trustees have conducted a review of the major risks to which the charity is exposed and systems have been established to mitigate those risks.

The trustees conducted a review of the charity's Risk Management Policy in March 2020. This identified the major risks to which the charity is exposed and systems established to mitigate those risks.

Plans for future periods

The charity has developed a fundraising strategy and plan to diversify its income streams by increasing the number of individual donors and organising community fundraising and sponsored events. They aim to further progress fundraising plans by seeking the support of local businesses, along with seeking further funds from charitable trusts and statutory agencies in order to continue to provide its services to the residents of Manchester with a primary focus in Cheetham and Crumpsall.

The charity had increased partnerships with local organisations to develop a place-based response to Coronavirus and the health and financial impact of the pandemic and lockdown. These partnerships will lead to better working relationships and the ability to share resources ensuring all partners can promote resilience and better meet the needs of local people.

The charity has worked as part of the North Together partnership to increase the amount and quality of voluntary sector impact in North Manchester. This has included multi-sector work including within the Local Authority, health, the voluntary and community sector and businesses. The charity also continues to support smaller organisations who wish to develop advice services as

CHEETHAM HILL ADVICE CENTRE

part of their service provision. This enables CHAC to share expertise in advice provision while supporting other charities who are specialist at working with particular client groups and in delivering targeted work.

Trustees responsibilities in relation to the financial statements

The charity trustees (who are also the directors of Cheetham Hill Advice Centre) for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- Select suitable accounting principles and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the charity will continue in business.

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

By order of the board of trustees



Sarah Sedge - Chair

Date: 13TH August 2020

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CHEETHAM HILL ADVICE CENTRE

I report on the accounts of the company for the year ended 30th March 2020, which are set out on pages 7 to 16.

Respective responsibilities of trustees and examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is required by company law to prepare accrued accounts and I am qualified to undertake the examination by being a qualified member of The Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act ;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006, ; and
 - with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

EL Anderson

EL Anderson MA FCA CTA,
Community Accountancy Service Ltd,
The Grange, Pilgrim Drive,
Beswick, Manchester, M11 3TQ

Date: 13th August 2020

BALANCE SHEET AS AT 30 MARCH 2020

Registration Number: 7253445

	NOTES	2020 £	2019 £
FIXED ASSETS			
Tangible Fixed Assets	11	1,940	3,422
CURRENT ASSETS			
Debtors & Prepayments	12	8,316	25,633
Cash at Bank & In Hand		169,601	108,901
		<u>177,917</u>	<u>134,534</u>
LIABILITIES:			
Amounts falling due within one year	14	(72,191)	(27,180)
		<u>(72,191)</u>	<u>(27,180)</u>
<i>Client Account:</i>			
Client Ledger		(285)	(285)
Cash at Bank		285	285
		<u>-</u>	<u>-</u>
NET CURRENT ASSETS		105,726	107,354
TOTAL NET ASSETS		<u>107,666</u>	<u>110,776</u>

THE FUNDS OF THE CHARITY

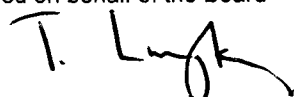
Unrestricted Reserves	17	93,208	92,133
Restricted Reserves	17	14,458	18,643
TOTAL CHARITY FUNDS		<u>107,666</u>	<u>110,776</u>

For the year in question the company was entitled to the exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

- The members have not required The company to obtain an audit of its accounts for the year in question in accordance with section 476.
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Approved on behalf of the Board



) Trustee

Tracy Langton



) Trustee

Sarah Sedge

Date: 13th August 2020

The notes on pages 10 to 16 form part of these accounts.

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDING 30TH MARCH 2020
(INCORPORATING INCOME AND EXPENDITURE ACCOUNT)

	Notes	Unrestricted Funds £	Restricted Funds £	Year Ended 30.03.20 Total Funds £	Year Ended 30.03.19 Total Funds £
INCOME FROM:					
Donations and Legacies		1,225	-	1,225	1,219
Investment Income		27	-	27	18
Other Trading Activities	5	2,434	-	2,434	4,341
Charitable Activities	4	61,336	156,969	218,305	290,198
Other Income		-	-	-	-
TOTAL		65,022	156,969	221,991	295,776
EXPENDITURE ON:					
Raising Funds	6	(1,356)	-	(1,356)	(2,697)
Charitable Activities	7	(62,591)	(161,154)	(223,745)	(258,044)
TOTAL		(63,947)	(161,154)	(225,101)	(260,741)
NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR BEFORE TRANSFERS		1,075	(4,185)	(3,110)	35,035
TRANSFER BETWEEN FUNDS	16	-	-	-	-
NET INCOMING (OUTGOING) RESOURCES FOR THE YEAR AFTER TRANSFERS		1,075	(4,185)	(3,110)	35,035
RECONCILIATION OF FUNDS					
Total Funds Brought Forward		92,133	18,643	110,776	75,741
TOTAL FUNDS CARRIED FORWARD	16	93,208	14,458	107,666	110,776

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

The notes on pages 10 to 16 form part of these accounts.

STATEMENT OF CASH FLOWS FOR THE YEAR ENDING 30th MARCH 2020

RECONCILIATION OF NET MOVEMENT IN FUNDS TO NET CASH
FLOW FROM OPERATING ACTIVITIES

	2020	2019
	£	£
Net movement in funds	(3,110)	35,035
Add back depreciation	3,336	2,718
Deduct investment income	(27)	(18)
Decrease/(increase) in debtors	17,317	(13,030)
Increase/(decrease) in creditors	45,011	(32,264)
Net cash used in operating activities	62,527	(7,559)
Cash flows from investment activities:		
Interest	27	18
Purchase of fixed assets	(1,854)	(1,642)
Net cash provided by investing activities	(1,827)	(1,624)
 Increase/(decrease) in cash and cash equivalents during the year	 60,700	 (9,183)
 Cash and cash equivalents brought forward	 108,901	 118,084
Cash and cash equivalents carried forward	169,601	108,901

1. ACCOUNTING POLICIES**(a) Basis of preparation and assessment of going concern**

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) January 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

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

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

(b) Funds structure

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed. There are 10 restricted funds at the year end.

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion have created a fund for a specific purpose.

Further details of each fund are disclosed in note 16.

(c) Income recognition

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

Operating income represents grants, contracts, secondment fees and sundry income receivable.

(d) Expenditure Recognition

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

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated or apportioned to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

(e) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

(f) Allocation of support and governance costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice. These costs include costs related to independent examination and legal fees together with an apportionment of overhead and support costs.

Governance costs and support costs relating to charitable activities have been apportioned based on staff time and facilities used in each activity.

The allocation of support and governance costs is analysed in note 8.

(g) Charitable Activities

Costs of charitable activities include governance costs and an apportionment of support costs as shown in Note 7.

(h) Tangible fixed assets and depreciation

Fixed assets are included in the accounts at net book value. Additions of a single item or a group of similar assets exceeding £500, are capitalised at cost (valuation for donated assets).

Depreciation is provided to write off the cost less the estimated residual value of tangible fixed assets over their estimated useful lives as follows:-

Computer	33.33% on cost
Office Equipment & Fittings	25% on cost

(i) Taxation

The organisation is exempt from income tax by reason of its charitable status. Income tax suffered on investment income is reclaimed in full. The Charity is not currently registered for VAT.

(j) Pensions

The trustees implemented an auto enrolment pension scheme from June 2016. The charity has no liability beyond making its contributions and paying across the deductions for the employee's contributions. Costs are charged to expenditure in the period incurred.

(k) Contingent liabilities

A contingent liability is identified and disclosed for those transactions resulting from a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control.

(l) Debtors

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

(m) Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 NET INCOME FOR THE YEAR

	2020 £	2019 £
This is stated after charging:		
Depreciation - owned assets	3,336	2,718
Independent Examiners Fees	975	975
Other financial services	1,249	1,313

3 TAX ON SURPLUS ON ORDINARY ACTIVITIES

(See taxation policy note above)

4 INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2019 £	Unrestricted Funds £	Restricted Funds £	Total 2018 £
<i>Grants:</i>						
The John Grant Davies Trust	-	-	-	3,000	-	3,000
Henry Smith Charity (£13,866 deferred)	-	6,934	6,934	-	30,000	30,000
Big Lottery - Reaching Communities	-	127,642	127,642	-	122,943	122,943
Peter Kershaw Trust	-	4,000	4,000	-	4,000	4,000
Mcr & Warrington Area Quaker Mtg	-	-	-	-	2,500	2,500
Our Manchester VCE Grant	-	18,393	18,393	-	18,393	18,393
DWP (Access to Work)	-	-	-	-	1,095	1,095
<i>Contracts:</i>						
CAB - advice services	56,650	-	56,650	107,417	-	107,417
Other - advice services	4,686	-	4,686	-	-	-
<i>Other:</i>						
Training	-	-	-	250	-	250
Client Welfare	-	-	-	-	600	600
	61,336	156,969	218,305	110,667	179,531	290,198

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2020 (cont...)

5 INCOME FROM OTHER TRADING ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Unrestricted Funds £	Restricted Funds £	Total 2019 £
Contribution to Office Facilities	1,934	-	1,934	4,111	-	4,111
Talks and Presentations	500	-	500	-	-	-
Fundraising Events	-	-	-	230	-	230
	<u>2,434</u>	<u>-</u>	<u>2,434</u>	<u>4,341</u>	<u>-</u>	<u>4,341</u>

6 COST OF RAISING FUNDS

	£	£	£	£	£	£
Employment Costs	766	-	766	1,492	-	1,492
Rent, Rates and Insurance	86	-	86	168	-	168
Heat, Light & Water	133	-	133	312	-	312
Repairs and Maintenance	255	-	255	441	-	441
Cleaner & Cleaning Materials	116	-	116	275	-	275
Fundraising Costs	-	-	-	9	-	9
	<u>1,356</u>	<u>-</u>	<u>1,356</u>	<u>2,697</u>	<u>-</u>	<u>2,697</u>

7 EXPENDITURE

	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Charitable Activities				
Employment Costs	35,205	134,223	169,428	206,860
Recruitment	399	55	454	2,040
Training and Conferences	-	-	-	684
Client expenses	-	-	-	600
Staff Travel	154	112	266	344
Staff Welfare	25	-	25	-
DBS Checks	61	183	244	-
Volunteer Expenses	-	458	458	557
Volunteer Training	-	1,506	1,506	60
Volunteer Travel	-	1,247	1,247	2,019
Publicity	-	-	-	50
Support Costs	23,138	17,046	40,184	38,255
Governance Costs	3,609	6,324	9,933	6,575
	<u>62,591</u>	<u>161,154</u>	<u>223,745</u>	<u>258,044</u>
Restricted Funds				173,043
Unrestricted Funds				<u>85,001</u>
				<u>258,044</u>

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2020 (cont...)

8 ALLOCATION OF GOVERNANCE AND SUPPORT COSTS

	<i>Basis of Apportionment</i>	General Support £	Governance £	Total 2020 £	Total 2019 £
Support Costs					
Employment Costs	<i>Staff Time</i>	11,482	3,062	14,544	13,430
Rent, Rates and Insurance	<i>Space Used</i>	1,640	-	1,640	1,513
Heat, Light & Water	<i>Space Used</i>	2,520	-	2,520	2,809
Repairs and Maintenance	<i>Space Used</i>	4,852	-	4,852	3,969
Cleaner & Cleaning Materials	<i>Space Used</i>	2,211	-	2,211	2,476
Computer Maintenance & Software	<i>Space Used</i>	3,031	-	3,031	2,724
Minor Equipment	<i>Space Used</i>	346	-	346	368
Printing and Stationery	<i>Staff Time</i>	2,605	-	2,605	3,546
Telephone and Post	<i>Staff Time</i>	3,710	-	3,710	4,269
Publications and Subscriptions	<i>Staff Time</i>	1,613	-	1,613	1,689
Professional Indemnity Insurance	<i>Staff Time</i>	2,040	-	2,040	971
Depreciation	<i>Staff Time</i>	3,336	-	3,336	2,719
Room Hire	<i>Staff Time</i>	787	-	787	615
Bank Charges		4	-	4	3
Sundries		7	-	7	138
Consultancy		-	3,863	3,863	767
Management Committee & AGM Expenses		-	784	784	536
Accountancy & Payroll		-	2,224	2,224	2,288
		40,184	9,933	50,117	44,830

9 STAFF NUMBERS AND COSTS

	2020 £	2019 £
Wages and Salaries	171,471	206,208
Social Security Costs	10,335	13,375
Pension Costs	2,932	2,199
	184,738	221,782

The charity employed 11 staff during the year, with an average of 9.

The average number of employees, as a full time equivalent was:

Management & Administration	2	2
Provision of Services	5	8
	7	10

The charity considers its key management personnel comprises the trustees and manager. The total employment benefits, including employer pension contributions of the key management personnel was £24,965 (previous year: £29,095), No employees has benefits in excess of £60,000 (2019: none).

10 TRUSTEES' REMUNERATION AND EXPENSES

No remuneration was paid or payable directly or indirectly out of the funds of the charity during the year to any trustees or to any persons known to be connected with any of them.

No reimbursement of expenses has been made or is due to be made to any of the non-executive trustees in respect of the period.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2020 (cont...)

11 TANGIBLE FIXED ASSETS

	Furniture & Equipment	Computer Equipment	Total
COST	£	£	£
At 31 March 2019	9,177	7,999	17,176
Additions		1,854	1,854
Disposals			-
At 30 March 2020	9,177	9,853	19,030
DEPRECIATION			
At 31 March 2019	6,687	7,067	13,754
Charge for Period	2,020	1,316	3,336
Disposals			-
At 30 March 2020	8,707	8,383	17,090
NET BOOK VALUE			
At 30 March 2020	470	1,470	1,940
At 30 March 2019	2,490	932	3,422

12 CAPITAL COMMITMENTS

	2020	2019
Contracted but not provided for	£ nil	£ nil

13 DEBTORS

	£	£
Other Debtors	666	2,000
Accrued Income	4,721	20,986
Prepayments	2,929	2,647
	8,316	25,633
Restricted Funds	5,726	669
Unrestricted Funds	2,590	24,964
	8,316	25,633

14 LIABILITIES: AMOUNTS FALLING DUE WITHIN ONE YEAR

	£	£
Deferred Income	67,369	23,271
Other Creditors	2,937	1,799
Other Taxes	150	150
Accruals	1,735	1,960
	72,191	27,180
Restricted Funds	70,165	25,418
Unrestricted Funds	2,026	1,762
	72,191	27,180

15 DEFERRED INCOME

Deferred income comprises grants paid in advance.	£	£
Balance brought forward as at 31st March	23,271	52,430
Amount released to income earned from charitable activities	(23,271)	(52,430)
Amount deferred in year	67,369	23,271
Balance carried forward as at 30th March	67,369	23,271

All deferred income is restricted.

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2020 (cont...)

16 ANALYSIS OF CHARITABLE FUNDS

	Balance at 31 March 2019	Incoming	Transfers	Outgoing	Balance at 30 March 2020
	£	£	£	£	£
RESTRICTED FUNDS					
Lloyds TSB Foundation	2,713				2,713
United Utilities	243			(243)	-
NW Legal Services Trust	3,436			(2,344)	1,092
John Grant Davies Trust	464				464
Henry Smith Charity	2,540	6,934		(7,151)	2,323
Big Lottery - Reaching Communities	(1,109)	127,642		(127,667)	(1,134)
Peter Kershaw Trust	3,482	4,000		(1,705)	5,777
Our Manchester VCE Grant	2,810	18,393	(1,327)	(19,471)	405
Arcon Housing	1,500				1,500
Capital:					
Arcon Housing	334			(334)	-
DWP (Access to Work)	493			(235)	258
Our Manchester VCE Grant	351		1,327	(618)	1,060
Big Lottery - Reaching Communities	1,386			(1,386)	-
	18,643	156,969	-	(161,154)	14,458
<i>Unrestricted Funds:</i>					
General	92,133	65,022	-	(63,947)	93,208
<i>Total Unrestricted Funds:</i>	92,133	65,022	-	(63,947)	93,208
TOTAL	110,776	221,991	-	(225,101)	107,666

Previous Year	Balance at 31 March 2018	Incoming	Transfers	Outgoing	Balance at 30 March 2019
	£	£	£	£	£
RESTRICTED FUNDS					
Lloyds TSB Foundation	2,713				2,713
United Utilities	243				243
NW Legal Services Trust	3,496			(60)	3,436
John Grant Davies Trust	464				464
Henry Smith Charity	732	30,000		(28,192)	2,540
Big Lottery - Reaching Communities	(2,935)	122,943		(121,117)	(1,109)
Peter Kershaw Trust	1,900	4,000		(2,418)	3,482
Our Manchester VCE Grant		18,393	(351)	(15,232)	2,810
MCC - Improving Mental Health	517		86	(603)	-
Mcr & Warrington Area Quaker Meeting		2,500		(2,500)	-
Talisman Charitable Trust		600		(600)	-
Arcon Housing	1,500				1,500
Capital:					
Arcon Housing	667			(333)	334
DWP (Access to Work)	-	1,095		(602)	493
Our Manchester VCE Grant			351		351
Big Lottery - Reaching Communities	2,772			(1,386)	1,386
	12,069	179,531	86	(173,043)	18,643
<i>Unrestricted Funds:</i>					
General	63,672	116,245	(86)	(87,698)	92,133
<i>Total Unrestricted Funds:</i>	63,672	116,245	(86)	(87,698)	92,133
TOTAL	75,741	295,776	-	(260,741)	110,776

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 30 MARCH 2020 (cont...)

Purpose of funds:-

Lloyds TSB Foundation
 United Utilities
 The John Grant Davies Trust
 NW Legal Services Trust
 Henry Smith Charity
 Big Lottery - Reaching Communities
 Peter Kershaw Trust
 Our Manchester VCE Grant
 Mcr & Warrington Area Quaker Meeting
 Talisman Charitable Trust
 Arcon Housing

Contribution towards:

- towards the salary of a senior case worker
 - towards the advice service
 - towards volunteer expenses
 - towards follow-on training costs for volunteers
 - towards the Advice Service
 - towards the Advice Service
 - towards organisational review and consultation
 - towards supporting volunteers and the Advice Service
 - towards the Advice Service
 - Client welfare
 - towards volunteer expenses & equipment

17 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Fixed Assets £	Net Current Assets £	2020 Total £	Fixed Assets £	Net Current Assets £	2019 Total £
Restricted Funds	1,530	12,928	14,458	2,776	15,867	18,643
Unrestricted	410	92,798	93,208	646	91,487	92,133
	<u>1,940</u>	<u>105,726</u>	<u>107,666</u>	<u>3,422</u>	<u>107,354</u>	<u>110,776</u>

18 COMPANY STATUS

The company is limited by guarantee and has no share capital. All members have agreed to contribute a sum not exceeding £10 in event of winding up.

19 CONTINGENT LIABILITIES

There were no contingent liabilities at 30th March 2020 (2019 £nil).

20 GOING CONCERN

The company's main source of income is grant funding and advice services. The Trustees consider that it is appropriate to prepare the accounts on a going concern basis and, consequently the accounts do not include any adjustments that would be necessary if the funding sources should cease.

21 POST BALANCE SHEET EVENTS

The trustees consider that there are no significant post balance sheet events that impact on the financial statements as presented. The trustees updated the business plan and risk management strategies to respond to the many issues arising from coronavirus and the lockdown which followed. The charity took proactive steps to guarantee all funding remained in place as well as investing in the infrastructure needed to ensure remote working for all staff and an uninterrupted provision of this much-needed service. This planning has meant that there are no unforeseen reductions in income and no impact on the charity as an on-going concern.

22 ULTIMATE CONTROLLING PARTY

The company is under the shared control of the Trustees named on Page 1.
 There is no one person with significant control.