

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

Financial Statements

For the year ended 31 March 2021

Company no: 2302696 (England & Wales)

Charity no: 701113

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

FINANCIAL STATEMENTS

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TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Legal and administrative information

DIRECTORS

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

SECRETARY

N Morgan

REGISTERED OFFICE

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

COMPANY LIMITED BY GUARANTEE: REGISTERED NUMBER

2302696

CHARITY: REGISTERED NUMBER

701113

BANKERS

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

INDEPENDENT EXAMINER

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

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Directors' Report (Incorporating the Trustees' Report)

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

Constitution, objects, policies and public benefit

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

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

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

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

Performance, activities and future developments

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

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

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

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

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

Reserves

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

Organisation

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

M Ashworth
M Ashraf
W Brelsford
S Cheeseman
M Dale
J Fieldhouse

P Fitzpatrick (Councillor)
N Mackie

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

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Directors' Report (Incorporating the Trustees' Report)

Investment powers

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

Training and Induction

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

Statement of directors' responsibilities

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

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

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

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

Risk management

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

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

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Directors' Report (Incorporating the Trustees' Report)

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

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

Independent Examiner

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

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

By order of the board

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

21st September 2021

N Morgan
Secretary



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

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

Respective responsibilities of directors and examiner

As described in the Statement of Directors' Responsibilities the company's directors (who are also the Trustees) are responsible for the preparation of the accounts in accordance with applicable law and United Kingdom Accounting Standards. You consider that the audit requirement of s144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed. I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

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

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

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

Independent examiner's statement

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

- 1 Which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with s 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of s 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met; or
- 2 To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

John A Simpson
Chartered Accountant
48 Bredbury Green
Romiley
Stockport

JAS

Date 22nd September 2021

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Statement of Financial Activities for the year ended 31 March 2021

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

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

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Balance Sheet as at 31 March 2021

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

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

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

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

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

J Fieldhouse - Director



N Morgan - Director



TAMESIDE CITIZENS ADVICE BUREAU LIMITED

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

1 Basis of accounting

General

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

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

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

Going concern

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

Incoming resources

Grants

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

Investment Income

Investment income is accounted for on a receivable basis.

Resources expended

Expenditure is accounted for on an accruals basis.

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

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

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

3 Charitable activities

	UNRESTRICTED				REST	2021	2020
	CAB	MASDAP	BEIS	HH	UC	£	£
Staff salaries and NIC	201,511	109,377		3,684	73,666	382,238	360,559
Electricity	0			158		158	891
Gas	15			128		143	105
Water	0					0	74
Rent	9,988	5,075		3,781	4,375	23,219	22,097
General repairs and maintenance	811	370		36	317	1,334	256
Travel & training & recruitment	2,272	1,687			1,417	5,376	7,063
Printing and stationery	934	507			1,758	3,199	8,298
Postage	874	1,613			3	2,490	863
Telephone	2,399	1,220			1,083	4,702	1,170
Insurance	1,076	553		0	469	2,098	3,673
Subscriptions	3,902	2,549			2,364	8,815	10,187
Bad debts	0					0	-28
Miscellaneous	888			199	87	1,174	1,707
Computer costs	326	77	629		321	1,353	3,399
Language line	0					0	0
Publicity	159	155			104	418	4,003
Capital spending	2,123	1,551			1,983	5,657	6,568
Catering	0					0	28
	<u>227,078</u>	<u>118,734</u>	<u>629</u>	<u>7,986</u>	<u>87,947</u>	<u>442,374</u>	<u>430,713</u>
4 Governance costs							
AGM costs	0					0	906
Accountancy	520	416			364	1,300	1,300
	<u>520</u>	<u>416</u>	<u>0</u>	<u>0</u>	<u>364</u>	<u>1,300</u>	<u>2,206</u>
	<u>227,598</u>	<u>119,150</u>	<u>629</u>	<u>7,986</u>	<u>88,311</u>	<u>443,674</u>	<u>432,919</u>

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

5 Net incoming resources for the year

Net incoming resources are stated after charging:

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

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

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

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

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

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

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

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

10 Movement of funds

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

TAMESIDE CITIZENS ADVICE BUREAU LIMITED
Notes to the Financial Statements for the year to 31 March 2021

11 Funds

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

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

12 Related party transactions

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

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

13 Contingent liability

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