

REGISTERED COMPANY NUMBER: 03434602 (England and Wales)
REGISTERED CHARITY NUMBER: 1065417

Report of the Trustees and
Unaudited Financial Statements
for the Year Ended 31st March 2021
for
CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE

Riley & Co Limited
Chartered Accountants
52 St Johns Lane
Halifax
West Yorkshire
HX1 2BW

**CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE**

**Contents of the Financial Statements
for the Year Ended 31st March 2021**

	Page
Report of the Trustees	1 to 13
Independent Examiner's Report	14
Statement of Financial Activities	15 to 16
Balance Sheet	17 to 18
Cash Flow Statement	19
Notes to the Cash Flow Statement	20
Notes to the Financial Statements	21 to 35
Detailed Statement of Financial Activities	36 to 37

CALDERDALE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03434602)
TRADING AS CITIZENS ADVICE CALDERDALE

Report of the Trustees
for the Year Ended 31st March 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Charity's objects per its Memorandum and Articles of Association, dated 4 October 2012, are stated as "to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Calderdale and surrounding areas."

The charity achieves these objectives by the provision of free advice and information to the community of Calderdale. By the provision of local Citizens Advice offices, outreach services located in community buildings, a telephone advice line, email service, access to online information and specialist level advice in welfare, benefits and debt.

Public benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

Volunteers

Citizens Advice Calderdale is heavily reliant on the activities of numerous volunteers, the value of which has not been quantified for the purpose of these accounts.

CALDERDALE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03434602)
TRADING AS CITIZENS ADVICE CALDERDALE

Report of the Trustees
for the Year Ended 31st March 2021

ACHIEVEMENT AND PERFORMANCE

Our Year in Review

Citizens Advice Calderdale has had another successful year in providing an advice and information service to the people of Calderdale; albeit it is acknowledged that it has been the most challenging due to the impact of the Covid-19 pandemic.

We have delivered our contracted services on behalf of our primary funder, Calderdale Council and all other funders; adapting access channels and delivery modes to ensure that the most vulnerable clients could get the help they needed.

In so doing we have helped 9843 people with 24,948 issues; where appropriate and needed, working with key partners so that bespoke intervention packages were provided to clients.

We worked with the national Citizens Advice's Innovation Hub, as part of an additional funding opportunity provided by the Department for Business, Energy & Industrial Strategy (BEIS); to develop new ways of working so that clients facing barriers in accessing help could be supported. We utilised the skills and knowledge of clients, subject matter experts and local partners to specifically design and implement pathways for clients whose first language is not English and people who are deaf or hearing impaired.

During the first few months after the lockdown restrictions were imposed, we experienced increased demand and telephone advice was being sought well beyond our usual operating times. Due to additional funding provided by Community Foundation for Calderdale (CFFC) and The National Lottery (TNL), we were able to extend telephony service hours to deal with this additional need.

We were unable to deliver some of our traditional face to face services and had to adapt process so we could use telephony, webchat, e-mail and video platform. The majority of our staff team moved to home working, in line with government guidance and this was not without challenge because of the configuration of our IT resource. Again thanks to funding opportunities provided by CFFC and BEIS we were able to purchase lap tops, WiFi extenders and headphones so that they could support our clients.

During the year we have:

- Delivered our contracted services, monitored our performance and reported to Calderdale Council and other external funders as required
- Provided telephone advice, e-mail services and video platform opportunities for Calderdale residents
- Worked with national Citizens Advice in providing "Help to Claim" services via telephony, e-mail and webchat channels
- Provided a Debt casework service for Calderdale residents
- Provided a Benefit Appeal service for Calderdale residents
- Provided additional services for Hebden Royd residents (currently digitally)
- Provided Energy Advice & Casework for Calderdale residents
- Provided free training session for front-line workers across Yorkshire & Humber in relation to harm related gambling
- Made referrals to other advice and support providers as appropriate

ENHANCEMENTS TO SERVICES

We consistently review the services we provide to ensure that we remain accessible for clients and deliver the services they need. In addition, when we are successful in attaining additional funding, we review how we deploy our team members, so that we can deliver new services whilst assuring stability for existing services. This year has been no exception as we responded to new funding streams and made enhancements to existing client offers.

CALDERDALE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03434602)
TRADING AS CITIZENS ADVICE CALDERDALE

Report of the Trustees
for the Year Ended 31st March 2021

The funding made available by CFFC and TNL allowed us to extend telephony for an additional 2 hours each weekday which was essential to servicing client demand.

Towards the end of 2020/21, we launched a service which was funded by Hebden Royd Town Council with additional appointments and intended drop-in facilities for people living within their boundaries. The face to face aspect was scheduled to commence after the restrictions were lifted in July 2021.

Energy advice has always been offered to clients by way of projects such as joint services offered in a West Yorkshire based partnership and national Citizens Advice Best Energy Deal initiatives. During 2020/21, we were successful in attaining funding from Energy Redress to provide advice and casework to the most vulnerable households in Calderdale. We had to adapt the service delivery due to Covid-19 restrictions and deliver via telephone or video platform. This area remains an important theme as energy prices continue to rise and households will have encountered increased bills due to having to remain at home.

Equally, our work with the national Citizens Advice Innovation team provided us with new opportunities to provide video platform services for clients in our office and premises operated by key partners, when Calderdale was in Tier 2 restrictions. This ensured that we continued to keep people as safe as we could whilst providing the digitally excluded with a way of getting help. We received extremely positive feedback from clients using this service, all reporting that they felt that they had spoken to a "real person".

Our telephone Advice Line continues to go from strength to strength and continues to be the most popular choice for first contact by clients. This access channel ensures that clients are fast tracked to caseworker teams and other key partners for continuing support.

More detailed information is provided in "Our Funding" which describes services and the key funders who made this possible.

It is a great credit to our paid staff and volunteer members that when changes to our services are made that they respond so professionally and provide a seamless transition for all our clients.

Our Client needs

During 2020/21, there was still a high demand for services provided by Citizens Advice Calderdale and it is fair to state that clients felt more anxious due to the impact of the Covid-19 pandemic. In total 9843 people were helped in relation to 24,948 issues and problems. For the majority of the year, the main issues clients sought help with were Welfare Benefits and Debt; with the top issues being "Initial Claim", "Personal Independence Payment" and "other debts". Normally, "Council Tax Arrears" is the top debt enquiry and this moved down the theme table because of the measures implemented by the government, in restricting bailiff & enforcement agent activity.

We continued to see increases in relation to Employment ("furloughing") and Health & Community Care issues during the 2020/21 year, linked to the lockdown restrictions and also provided advice & support in relation to Discrimination, Financial Capability, Housing, Legal and Relationships & Family issues.

Our Third Sector Partners

Partnership working continued to be strengthened during 2020/21, using earlier experiences and creating new links. Key partners include Smartmove, Women's Centre, St Augustine's Centre, Halifax Opportunities Trust, Ovenden Foodbank, Mytholmroyd Community Centre and Newground Together to name a few.

CALDERDALE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03434602)
TRADING AS CITIZENS ADVICE CALDERDALE

Report of the Trustees
for the Year Ended 31st March 2021

Our Team

We are fortunate that we have a strong team of professional, skilled and dedicated paid staff and volunteers who enthusiastically meet our ongoing challenges. Unfortunately we were unable to effectively deploy our volunteers in front line services during most of 2020/21 so a few of them became involved in client research & insight and case closures. We are extremely grateful for the support they offered in this regard.

The whole team has continued to provide a continuity of service to clients despite the uncertainties presented. There is no doubt we would not be able to provide the service we do without the guidance of our Trustee Board who are always supportive and were resolute in their support for us during the pandemic.

Continuity of leadership is vital to any team and the CEO (Caroline Jones) and Operations Manager (Liz Horne) provide this stability, supported by the Trustee Board and specifically our Chair, Dr Roger Moore.

OUR FUNDING

Primary Funding

Just under half of our funding is provided by Calderdale Metropolitan Borough Council, initially via a three year grant extended twice for a 12 month period, expiring March 2022; to provide advice & information services across Calderdale. The agreement recognises our unique and specialist skills and our ability to deliver a high level and professional service. Within the agreement, we are required to deliver a prescribed level of client support and to provide regular returns to CMBC. Whilst this funding provides an essential foundation for our work, it cannot meet all the needs of Calderdale residents and for those with some particular or complex needs, we need to turn to other funding sources.

Specifically Funded Projects

Money Advice Services (Debt Advice) Project

This project allows provision of face to face and telephony services for debt advice (including budget management support) to those in need of help throughout Calderdale. Face to face services were suspended in line with government restrictions and clients are helped via telephone or video platform based appointments. This grant has been extended until March 2022.

Help to Claim

This funding is provided to deliver advice and support in making an initial claim for Universal Credit. We work with other local Citizens Advice and the national service to assist clients. In line with other services, the resource allocated to face to face delivery was moved to telephony and webchat in line with government guidance. This funding has been extended until March 2022.

Improving Lives (Henry Smith Charity)

This funding is provided to deliver a benefit appeals service for vulnerable clients across Calderdale and will end in December 2021. Other funding streams are being sought to replace this valuable service.

Gambling Support Services for Yorkshire & Humber Region

This service was designed to deliver training for frontline workers across the Yorkshire & Humber region. The service is funded by GambleAware and we were part of a Citizens Advice delivery hub model, spanning England and Wales. This funding was extended until May 2021.

Web Chat Pilot

Money Advice Trust provided additional funding to Citizens Advice to assist in dealing with the anticipated increase of debt clients. This webchat channel was supplementary to the core debt advice project and was initially funded until March 2021. Due to the success in delivering this project, the grant was extended for an additional 12 months, until March 2022.

CALDERDALE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03434602)
TRADING AS CITIZENS ADVICE CALDERDALE

Report of the Trustees
for the Year Ended 31st March 2021

Innovation Hub (BEIS)

National Citizens Advice provided an opportunity to work with their Innovation Hub to help clients who faced barriers in accessing services, by redesigning them using client insight and subject matter expertise. This funding ended at July 2021 and we continue to use the learning from this project in our current web re-design project.

Keeping Calderdale Cosy (Energy Redress)

This service provides full energy advice for household in the most deprived Lower Super Output areas (LSOAs); helping them with a whole range of issues such as understanding energy tariffs, heat saving tips, advocacy (e.g. challenging energy providers) and providing small measures (e.g. power-down plugs). This project seeks to support people to have warmer homes and reduce the household carbon footprint. The funding ends in September 2022.

Families in Crisis

This project provided casework services to clients identified through the council's Family Intervention Team, those clients are extremely vulnerable due to social and financial deprivation. The funding is provided by Community Foundation for Calderdale and Calderdale MBC and was a three year grant ending on 31st March 2020. We received a proportion of continuation funding which together with a contribution from our reserves meant that the project continued until March 2021.

Hebden Royd Service

The Hebden Royd Town Council provided funding for an additional service for residents living within their parish boundary. This service commenced in February 2021 and additional funding has been provided until March 2022.

Ovenden Foodbank drop in

This funding initially commenced in October 2019 and was temporarily suspended in March 2020 due to Covid-19 restrictions. This service is funded by Community Foundation for Calderdale and provides a drop-in service for clients living in Ovenden. It will be reintroduced during 2021 to reflect the 12 month grant.

#iWill

This funding allowed us to engage with young people with a view to increasing social action amongst 16-20 year olds. This funding should have ended on 31st May 2020 but was temporarily suspended due to Covid-19 lockdown restrictions. The remaining balance will be expended by the end of October 2021.

Energy Best Deal

Citizens Advice provided an opportunity to bid for funding during the latter half of 2020/21 and we were successful in deploying an Energy Champion to support the nationally driven social media campaigns and provide online training sessions across the borough. This funding ended on 31st March 2021.

West Yorkshire Northern Power Grid

This project provides energy advice and referral to Priority Services Register for clients and we work in partnership with Leeds Citizens Advice as the primary. This funding ends in September 2021.

Funding support during Covid-19 restrictions

There were a number of funding opportunities made available to assist in mobilising our staff to home working, deal with increasing demand or challenges to service delivery. We were successful in attaining additional support as follows:

Community Resilience

(Administered by the National Lottery and Community Foundation for Calderdale)

Combined funding from the above organisations allowed us to extend operating hours in relation to telephony services each weekday to cope with the increasing demand. This funding had to be spent within 6 months of being provided and by 31st March 2021. We were able to deliver this enhanced service provision for 9 months, July 2020 to March 2021.

CALDERDALE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03434602)
TRADING AS CITIZENS ADVICE CALDERDALE

Report of the Trustees
for the Year Ended 31st March 2021

Big Night In

(National Emergency Trust)

Additional support was offered to clients who were deaf or hearing impaired through the provision of additional BSL (British Sign Language) interpreting resource and access to loaned tablets. This funding ended on 31st March 2021.

BEIS

(Technology)

We were able to purchase additional IT hardware to support home working for staff

PACE Covid scale-up

(Money Advice Trust)

Additional equipment was made available for debt caseworkers operating in the MAS contract and used to enable home working by way of items such as softphones and chairs.

RESEARCH & CAMPAIGNS

A key aim of our work is to improve the policies and practices that affect peoples' lives through the provision of feedback to local and national government about the experiences of our clients. This feedback assists our national body to generate evidence on which they can lobby government to effect change and adapt policies & practices.

During 2020/21 we continued to concentrate on the impact of Universal Credit on local residents and provided information to support the "#KeeptheLifeline" campaign. We also presented data from our energy project about digital exclusion to the Anti-Poverty Steering Group.

FINANCIAL REVIEW

Financial position

The charity has had incoming resources during the year of £753,410 (2020 : £674,357) and has expended £646,331 (2020: £615,489), leaving a surplus for the year of £107,079 (2020 : £58,868).

The unrestricted reserves of the charity are £374,290 (2020 : £284,564) at the end of the year. The restricted fund balances stands at a deficit of £17,976 (2020 : £623).

Investment policy and objectives

We invest a proportion of our current funds (usually a minimum of £50,000) in a high interest COIF Charities Investment Fund.

The amount invested at 31 March 2021 was £178,000 (2020 : £178,000).

CALDERDALE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03434602)
TRADING AS CITIZENS ADVICE CALDERDALE

Report of the Trustees
for the Year Ended 31st March 2021

FINANCIAL REVIEW

Reserves policy

The charity aims to have unrestricted reserves equivalent to at least 3 months operating expenditure, calculated as £161,496. This amount will cover the costs to the charity should all funding streams end or be significantly reduced.

The Trustee Board believes that the demand for our service during 2022/23 is going to be significantly higher than 2021/22, once the true impact of the Covid-19 pandemic becomes clear. The removal of the government's protection measures, for example the Universal Credit uplift, are beginning to impact and this will only be exacerbated by the increases in energy prices and national insurance, which will have a proportionately greater effect on poorer households. With that in mind, we are deploying additional funds from our reserves to assist in managing this demand for the next 12 months, focussing on benefits, debt and outreach provision.

In the past, we have tried to deliver our outreach services in premises such as public sector buildings, libraries, community centres and GP surgeries. It is unclear what the future model will be as organisations review their premises strategy or have to deny us access. We have already faced difficulties with a local health centre. Therefore we have reviewed our strategic priorities in order to maintain maximum accessibility for our clients and have decided to set aside funds annually to create a 'relocation fund' that we can use to relocate in future years as required.

£

Total Funds at 31.3.21	392,266
Add : Restricted funds	(17,976)
Less : Funds required to cover budget deficit 2021/22	-
Less : Funds to cover 3 months operating costs	(161,496)
Less : Funds to cover redundancy costs	(40,000)
Less : Funds to cover lease commitments	(12,895)
Less : Funds to cover dilapidations on leased property	(22,700)
Less : Benefits Casework (Jan 2022 - Mar 2023)	(55,621)
Less : Outreach provision 2022-23 (43 hrs per week)	(31,506)
Less : Debt Caseworker (12 months)	(44,497)
Less : Funds to relocate premises	(7,500)
"Free" Reserves	(1,925)

CALDERDALE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03434602)
TRADING AS CITIZENS ADVICE CALDERDALE

Report of the Trustees
for the Year Ended 31st March 2021

FUTURE PLANS

Over the years Citizens Advice Calderdale has attained a pre-eminent position for providing free, independent, confidential and impartial advice to everyone in relation to their rights and responsibilities. Our aim is to retain our standing as the primary advice agency in Calderdale.

To do this we will aim to give people the knowledge and confidence they need to find their way forward, whoever they are and whatever their problem.

We will continue to improve the policies and practices that affect people's lives and value diversity, promote equality and challenge discrimination.

In line with other charitable bodies and members of the community & voluntary sector, we recognise that significant changes lie ahead and we will have to continue to provide an effective, efficient and improving service to our clients in the context of reduced funding opportunities. Advice demand is still growing as a result of welfare reform, insecure employment, poverty, inadequate housing and tensions within local communities. This position has been made significantly worse by the Covid-19 pandemic and it is widely reported that inequality gaps have increased. As supportive measures start to be withdrawn, it is anticipated that there will be higher numbers of people losing their jobs, higher level of problematic debt and increasing strains on relationships.

With a view to offsetting some of the risks associated with the anticipated demand and our ability to meet it, the Trustee Board have agreed to deploy reserves for the 2022/23 year as follows:

- 43 hours per week to support telephony, email and face to face services
- A welfare benefits caseworker
- An additional debt caseworker

Our outreach services have traditionally made use of partner premises so that we are more accessible to clients in terms of proximity and building design. Many partner organisations are reviewing their estates strategy and will not be opening the premises that we have used to deliver services. Our company premises at Harrison Road are not wholly suitable for our needs in assuring good access for clients, so the Trustee Board have agreed to create a "relocation fund" which we intend to build up so that we can start to think about re-location of premises in coming years.

Our strategic objectives take account of these challenges and our priorities include:

- Ensure that the services offered are available to people who are suffering multiple disadvantage including social isolation, digital exclusion and health related issues.
- Continuous development of the channels of access for clients using face to face, telephony and digital means.
- Strengthening our role as Equality Champion in line with the Citizens Advice Equality, Diversity and Inclusion goals.
- Reinforcing our role in representing clients and campaigning for change.
- Securing the future of our services by ensuring that Citizens Advice Calderdale remains financially viable with staffing, premises and equipment to meet the demands of our clients. This also includes governance by Trustee Board, continued professionalism of staff and good IT infrastructure.
- Increase volunteer base including trustees to better reflect the local community.
- Ensure that Citizens Advice Calderdale remains competitive and provides value for money. This will involve the attainment of increased funding and continuous development of staff skills.
- Ensure that we develop and implement a Covid-19 recovery plan so that we remain viable and able to meet client needs.

CALDERDALE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03434602)
TRADING AS CITIZENS ADVICE CALDERDALE

Report of the Trustees
for the Year Ended 31st March 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity as a limited company is governed by its Memorandum and Articles of Association, dated 16 September 1997, and amended 19 January 1998 and further amended on 4 October 2012.

Recruitment and appointment of new trustees

As set out in the Articles of Association the first Trustees shall be those persons notified to Companies House as the first directors of the Charity. Trustees are not required to retire by rotation and remain as Trustees until they resign. There shall be a minimum number of three Trustees and a maximum number of fifteen Trustees.

The Charity wishes its Trustee Board to be representative of the local communities it serves, as well as containing the range of skills necessary to provide leadership and good governance. To that end the Charity advertises to fill any vacancies on the Board from time to time and Trustees are selected through an open recruitment process.

Organisational structure

The charity is managed and overseen by our Trustee Board.

The charity re-branded itself and now operates under the trading name of Citizens Advice Calderdale.

Citizens Advice Calderdale is governed by the Trustee Board which is responsible for setting the strategic direction of the organisation and the policies of the charity. The Trustees carry the ultimate responsibility for the conduct of the organisation and for ensuring that it satisfies its legal and contractual obligations. Full Trustee Board meetings are held six times each year. Day to day operation of the organisation is delegated to the Chief Executive and her senior management team.

Induction and training of new trustees

New trustees are provided with an induction pack containing information about the Charity, the work it carries out and the national Citizens Advice network. Induction meetings are held by the Chair of the Trustee Board and the Chief Executive, covering:

- The role and obligations of trustees
- Governing documents
- The Charity's aims and objectives
- The membership requirements of Citizens Advice
- The Charity's financial position and income sources
- Future plans and objectives

Trustees are also invited to attend training and conferences run by Citizens Advice at regional and national levels.

Key management remuneration

Our trustee board takes recommendations, on an annual basis, for any across the board cost of living pay increases. As a guide we reflect on local authority and national Citizens Advice pay scales. In addition, if any member of staff is seen as having "gone beyond the normal expectation" in terms of performance then their line manager may place a recommendation to the trustee board for an additional payment.

CALDERDALE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03434602)
TRADING AS CITIZENS ADVICE CALDERDALE

Report of the Trustees
for the Year Ended 31st March 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Related parties and Wider network

Citizens Advice Calderdale is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Offices, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

Citizens Advice Calderdale adheres to the principles of the national network.

Risk management

The Trustees have reviewed the major risks and implemented various procedures to manage those risks as follows:

Regular meetings, clear reporting and defined policies in all aspects of the organisation's work serve to help minimise exposure to risk.

Meetings and procedures include: monthly reconciliation of income and expenditure accounts, regular meetings between the Chief executive and the Finance Manager and detailed reports to the Trustee Board membership. These reports contain written and verbal presentations and are submitted to full Trustee Board.

Full and detailed quarterly monitoring reports on activities and expenditure are submitted and presented to our main funder (Calderdale Council) and detailed reports are provided to other funders in line with the grant agreement conditions.

The Trustees remain mindful of the need to deliver services in line with contractual and grant agreements and we endeavour to deliver a proactive and professional service. We deliver a comprehensive service to our Local Authority and continue to meet the key performance measures as outlined in this contract and those associated with other grant agreements.

We also provide assistance to the Local Authority in terms of information, projects and liaison. Citizens Advice Calderdale's relationship with the Local Authority continues to be managed on an ongoing basis with regular meetings and communications between the Chief executive and appropriate departments. As such, the Chief Executive is a member of a number of standing committees and groups which deliver output on behalf of the Local Authority. These include the Anti-Poverty Steering Group, Equalities Forum, Inclusive Economy Partnership and Calderdale Hate Crime Partnership. (The Chief Executive is the chair of this group).

We aim to provide full support to the Local Authority on appropriate issues whilst maintaining our independence in relation to client confidentiality, social action and influence.

Report of the Trustees
for the Year Ended 31st March 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

The main ongoing risks that are faced by Citizens Advice Calderdale are as follows:

Demand for Advice

Demand for our assistance continues to be a significant driver of our risk analysis. The numbers of enquiries through traditional routes remain fairly constant but we recognise that there is an ongoing and increasing demand for advice through other sources. We continue to investigate alternative ways of providing access to advice including use of digital technology and working with other local Citizens Advice. By developing such options, we are able to use our limited resources to provide advice to the most vulnerable or those with more complicated problems/issues.

Sustainable Funding

The uncertain economic climate and continuing public sector pressures pose significant risks to Citizens Advice Calderdale. The Local Authority advice and information services funding for the 2017/20 was significantly reduced compared to previous years which led to the service re-structure. We continue to attempt to diversify our funding from other sources as part of our current and longer-term planning. We continue to look for best value in our budgeting and to work as efficiently as possible. The result of economic uncertainty, particularly in light of the Covid-19 pandemic, will present some, as yet unknown risks to potential funding in the future.

Data protection

We continue to hold a significant amount of confidential information relating to our clients and the activities we carry out on their behalf. We monitor for compliance with legal requirements and all paid staff, volunteers and trustees take part in information Assurance training on an annual basis. New or increased risks are assessed as and when they are identified and appropriate actions are taken to mitigate them. This includes policies to ensure the health and safety of our team and clients.

The impact of Covid-19

During 2020/21 and in response to the Covid-19 pandemic, we reviewed our risk register four times and updated it to reflect the impact on our organisation in relation to:

- Health and safety of staff and clients
- Temporary suspension of face to face services
- Funding implications in relation to all our projects and services
- Availability of equipment to allow staff to provide effective services
- Staff absence due to contraction of Covid-19 or self-isolating measures
- Reduction in volunteering capacity
- Responding to high demands for service once supportive measures are removed (increased debt, redundancies etc.)

Within our assessments we did record some medium risks, even after we had deployed mitigating actions. Some of this is linked to the environment surrounding post lockdown ("new normality") and some to our ability to replace funding we know will cease.

Even though we had to remove face to face services for the 2020/21 period, we have still been able to support clients via telephone, e-mail and webchat. Our video platform also helped digitally excluded clients to use premises such as those belonging to partners to get the support they needed without compromising their health and safety or that of our team members. Current funders are satisfied with our performance in this regard.

Although 2020/21 did present difficulties, it has allowed us to test new ways of working and provide an evidence base to support future considerations in terms of supporting clients.

CALDERDALE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03434602)
TRADING AS CITIZENS ADVICE CALDERDALE

Report of the Trustees
for the Year Ended 31st March 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Statement of Internal Controls

The local Citizens Advice trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

03434602 (England and Wales)

Registered Charity number

1065417

Registered office

37 Harrison Road
Halifax
West Yorkshire
HX1 2AF

Trustees

Roger Moore OBE (Chair)
John Philip West (Treasurer)
Frances Elizabeth Burns
Anne Cuthbert
Sarah Elizabeth Harris
Abdullah Sheikh (resigned 21/9/20)
Donna Sidonio
Heidi Louise Wilson

Company Secretary

Caroline Margaret Jones

Independent Examiner

Riley & Co Limited
Chartered Accountants
52 St Johns Lane
Halifax
West Yorkshire
HX1 2BW

CALDERDALE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03434602)
TRADING AS CITIZENS ADVICE CALDERDALE

Report of the Trustees
for the Year Ended 31st March 2021

REFERENCE AND ADMINISTRATIVE DETAILS

Bankers

HSBC
7 Commercial Street
Halifax
West Yorkshire
HX1 1HN

COIF Investment Management Ltd
80 Cheapside
London
EC2V 6DZ

Key Management

Chief Executive Officer	-	Caroline Jones
Finance Manager	-	Joan Haslam
Operations Manager	-	Elizabeth Horne
Casework Manager	-	Amanda Deakin (Resigned 4/2/21)

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Calderdale Citizens Advice Bureau for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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

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

Approved by order of the board of trustees on 20th Oct 2021..... and signed on its behalf by:


.....
Roger Moore OBE - Trustee

**Independent Examiner's Report to the Trustees of
Calderdale Citizens Advice Bureau (Registered number: 03434602)**

Independent examiner's report to the trustees of Calderdale Citizens Advice Bureau ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2021.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

V J Atkinson FCA
Institute of Chartered Accountants in England and Wales
Riley & Co Limited
Chartered Accountants
52 St Johns Lane
Halifax
West Yorkshire
HX1 2BW



Date: 4 November 2021

**CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE**

**Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31st March 2021**

		Unrestricted funds £	Restricted funds £	31/3/21 Total funds £	31/3/20 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	2,045	453,825	455,870	366,877
Charitable activities	4				
Core activities		295,000	-	295,000	305,910
Womencentre - Women Making Changes		2,134	-	2,134	-
Investment income	3	132	-	132	1,070
Other income	5	14	260	274	500
Total		299,325	454,085	753,410	674,357
EXPENDITURE ON					
Charitable activities	6				
Core activities		179,925	-	179,925	257,475
Abraham Ormerod		-	-	-	4,566
BEIS Innovation Partner		-	22,507	22,507	-
BEIS Technology		-	10,026	10,026	-
BESN		-	863	863	8,500
The National Lottery Community Fund (ID : 20126168)		-	13,336	13,336	-
Big Night In		-	6,932	6,932	-
Calderdale Community Foundation - Client Grants		-	6,048	6,048	-
Calderdale Community Foundation - Community Resilience		-	4,667	4,667	-
Calderdale MBC - Core		-	-	-	-
Chaotic Lifestyle		-	29,524	29,524	34,061
Elland Service		-	-	-	5,981
Energy Saving Trust		-	20,753	20,753	-
Client grants		-	-	-	5,532
Gambling Support Service		-	45,104	45,104	42,750
Hebden Royd Town Council		-	1,203	1,203	-
Help To Claim		-	78,328	78,328	70,361
Improving Lives		-	84,539	84,539	65,000
I Will		-	1,150	1,150	2,075
MaPs Web Chat		-	15,369	15,369	-
Money Advice Service - Debt Advice Project (MASDAP)		-	111,226	111,226	103,844
Ovenden Foodbank Drop In		-	-	-	1,042
Pace Covid Scale-up		-	3,837	3,837	-
Todmorden War Memorial Trust		-	2,655	2,655	4,220
West Yorkshire NPG		-	8,339	8,339	10,082

The notes form part of these financial statements

**CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE**

**Statement of Financial Activities
(Incorporating an Income and Expenditure Account)
for the Year Ended 31st March 2021**

	Notes	Unrestricted funds £	Restricted funds £	31/3/21 Total funds £	31/3/20 Total funds £
Total		179,925	466,406	646,331	615,489
NET INCOME/(EXPENDITURE)		119,400	(12,321)	107,079	58,868
Transfers between funds	17	(29,674)	29,674	-	-
Net movement in funds		89,726	17,353	107,079	58,868
RECONCILIATION OF FUNDS					
Total funds brought forward		284,564	623	285,187	226,319
TOTAL FUNDS CARRIED FORWARD		374,290	17,976	392,266	285,187

The notes form part of these financial statements

CALDERDALE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03434602)
TRADING AS CITIZENS ADVICE CALDERDALE

Balance Sheet
31st March 2021

	Notes	31/3/21 £	31/3/20 £
FIXED ASSETS			
Tangible assets	12	5,465	12,819
CURRENT ASSETS			
Debtors	13	1,017	2,684
Cash at bank and in hand		402,711	298,408
		<u>403,728</u>	<u>301,092</u>
CREDITORS			
Amounts falling due within one year	14	(16,927)	(28,724)
NET CURRENT ASSETS		<u>386,801</u>	<u>272,368</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>392,266</u>	<u>285,187</u>
NET ASSETS		<u>392,266</u>	<u>285,187</u>
FUNDS	17		
Unrestricted funds:			
General fund		374,290	284,564
Restricted funds		17,976	623
TOTAL FUNDS		<u>392,266</u>	<u>285,187</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

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

The notes form part of these financial statements

CALDERDALE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03434602)
TRADING AS CITIZENS ADVICE CALDERDALE

Balance Sheet - continued
31st March 2021

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 20th Oct 2021 and were signed on its behalf by:


.....
Roger Moore OBE - Trustee

The notes form part of these financial statements

**CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE**

**Cash Flow Statement
for the Year Ended 31st March 2021**

	Notes	31/3/21 £	31/3/20 £
Cash flows from operating activities			
Cash generated from operations	1	115,929	60,913
Net cash provided by operating activities		115,929	60,913
Cash flows from investing activities			
Purchase of tangible fixed assets		(11,758)	(2,952)
Interest received		132	1,070
Net cash used in investing activities		(11,626)	(1,882)
Change in cash and cash equivalents in the reporting period		104,303	59,031
Cash and cash equivalents at the beginning of the reporting period		298,408	239,377
Cash and cash equivalents at the end of the reporting period		402,711	298,408

The notes form part of these financial statements

**CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Cash Flow Statement
for the Year Ended 31st March 2021**

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

	31/3/21 £	31/3/20 £
Net income for the reporting period (as per the Statement of Financial Activities)	107,079	58,868
Adjustments for:		
Depreciation charges	19,112	12,404
Interest received	(132)	(1,070)
Decrease in debtors	1,667	219
Decrease in creditors	(11,797)	(9,508)
Net cash provided by operations	<u>115,929</u>	<u>60,913</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/20 £	Cash flow £	At 31/3/21 £
Net cash			
Cash at bank and in hand	298,408	104,303	402,711
	<u>298,408</u>	<u>104,303</u>	<u>402,711</u>
Total	<u>298,408</u>	<u>104,303</u>	<u>402,711</u>

The notes form part of these financial statements

**CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements
for the Year Ended 31st March 2021**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

Income

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

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

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

Plant and machinery	- Straight line over 3 years
Computer equipment	- 100% on cost and Straight line over 4 years

The charity has a capitalisation policy to capitalise fixed assets over £1,000, based on the full project cost.

Where fixed assets are purchased via capital funding, the asset is depreciated 100% in the year the funding is received.

Taxation

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

Fund accounting

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

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

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

Pension costs and other post-retirement benefits

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

**CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2021**

2. DONATIONS AND LEGACIES

	31/3/21	31/3/20
	£	£
Donations	1,636	209
Grants	454,234	366,668
	<u>455,870</u>	<u>366,877</u>

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

	31/3/21	31/3/20
	£	£
The Bearders Charity	2,040	1,359
Calderdale Community Foundation	21,116	40,023
Calderdale Community Foundation - Client grants	5,000	-
Calderdale MBC	14,060	14,061
CitA	168,240	123,361
Citizens Advice - Leeds	15,406	10,082
Energy Saving Trust	17,289	-
Hebden Royd Town Council	1,360	-
The Henry Smith Charity	60,000	60,000
Lloyds TSB Foundation	-	1,103
MaPS Web Chat	15,676	-
Money Advice Service (CitA)	120,408	103,832
National Lottery Fund (ID: 20126168)	12,570	-
Todmorden War Memorial Trust	1,069	12,847
	<u>454,234</u>	<u>366,668</u>

3. INVESTMENT INCOME

	31/3/21	31/3/20
	£	£
COIF interest received	<u>132</u>	<u>1,070</u>

**CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2021**

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31/3/21 £	31/3/20 £
Provision of advice services	Core activities	295,000	305,910
Other services	Womencentre - Women Making Changes	2,134	-
		<u>297,134</u>	<u>305,910</u>

5. OTHER INCOME

	31/3/21 £	31/3/20 £
Miscellaneous income	274	500
	<u>274</u>	<u>500</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 7) £	Totals £
Core activities	122,860	57,065	179,925
BEIS Innovation Partner	22,507	-	22,507
BEIS Technology	10,026	-	10,026
BESN	863	-	863
The National Lottery Community Fund (ID : 20126168)	13,336	-	13,336
Big Night In	6,932	-	6,932
Calderdale Community Foundation - Client Grants	6,048	-	6,048
Calderdale Community Foundation - Community Resilience	4,667	-	4,667
Chaotic Lifestyle	29,524	-	29,524
Energy Saving Trust	20,753	-	20,753
Gambling Support Service	45,104	-	45,104
Hebden Royd Town Council	1,203	-	1,203
Help To Claim	78,328	-	78,328
Improving Lives	84,539	-	84,539
I Will	1,150	-	1,150
MaPs Web Chat	15,369	-	15,369
Money Advice Service - Debt Advice Project (MASDAP)	111,226	-	111,226
Pace Covid Scale-up	3,837	-	3,837
Todmorden War Memorial Trust	2,655	-	2,655
West Yorkshire NPG	8,339	-	8,339
	<u>589,266</u>	<u>57,065</u>	<u>646,331</u>

**CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2021**

7. SUPPORT COSTS

	Governance costs £ <u>57,065</u>
Core activities	

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

	31/3/21 Core activities £	31/3/20 Total activities £
Wages	39,396	37,890
Social security	3,619	3,443
Pensions	2,364	2,273
Share of office costs	7,654	6,875
Accountancy and payroll fees	3,845	3,879
Legal fees	58	101
Bank charges	129	145
	<u>57,065</u>	<u>54,606</u>

8. NET INCOME/(EXPENDITURE)

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

	31/3/21 £	31/3/20 £
Depreciation - owned assets	<u>19,112</u>	<u>12,404</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2021 nor for the year ended 31st March 2020.

During the year, the charity purchased trustees indemnity insurance of £258 (2020 : £258).

Trustees' expenses

There were no trustees' expenses paid for the year ended 31st March 2021 nor for the year ended 31st March 2020.

**CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2021**

10. STAFF COSTS

	31/3/21	31/3/20
	£	£
Wages and salaries	483,048	445,795
Social security costs	28,992	35,029
Other pension costs	28,426	25,567
	<u>540,466</u>	<u>506,391</u>

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

	31/3/21	31/3/20
Direct charitable	22	17
Governance	2	2
	<u>24</u>	<u>19</u>

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

Staff numbers expressed as a head count are 24.

The key management personnel of the charity have been identified as the Chief Executive and the Senior Management team. The aggregate employment benefits, including employers national insurance and pension contributions, for these key management personnel for the year was £140,675 (2020 : £143,839).

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	6,747	360,130	366,877
Charitable activities			
Core activities	305,910	-	305,910
Investment income	1,070	-	1,070
Other income	448	52	500
Total	<u>314,175</u>	<u>360,182</u>	<u>674,357</u>
EXPENDITURE ON			
Charitable activities			
Core activities	257,475	-	257,475
Abraham Ormerod	-	4,566	4,566
BESN	-	8,500	8,500
Chaotic Lifestyle	-	34,061	34,061

**CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2021**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Elland Service	-	5,981	5,981
Client grants	-	5,532	5,532
Gambling Support Service	-	42,750	42,750
Help To Claim	-	70,361	70,361
Improving Lives	-	65,000	65,000
I Will	-	2,075	2,075
Money Advice Service - Debt Advice Project (MASDAP)	-	103,844	103,844
Ovenden Foodbank Drop In	-	1,042	1,042
Todmorden War Memorial Trust	-	4,220	4,220
West Yorkshire NPG	-	10,082	10,082
Total	257,475	358,014	615,489
NET INCOME	56,700	2,168	58,868
RECONCILIATION OF FUNDS			
Total funds brought forward	227,864	(1,545)	226,319
TOTAL FUNDS CARRIED FORWARD	284,564	623	285,187

**CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2021**

12. TANGIBLE FIXED ASSETS

	Plant and machinery £	Computer equipment £	Totals £
COST			
At 1st April 2020	39,481	30,444	69,925
Additions	-	11,758	11,758
At 31st March 2021	<u>39,481</u>	<u>42,202</u>	<u>81,683</u>
DEPRECIATION			
At 1st April 2020	34,695	22,411	57,106
Charge for year	2,764	16,348	19,112
At 31st March 2021	<u>37,459</u>	<u>38,759</u>	<u>76,218</u>
NET BOOK VALUE			
At 31st March 2021	<u>2,022</u>	<u>3,443</u>	<u>5,465</u>
At 31st March 2020	<u>4,786</u>	<u>8,033</u>	<u>12,819</u>

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/3/21 £	31/3/20 £
Trade debtors	336	2,000
Prepayments and accrued income	681	684
	<u>1,017</u>	<u>2,684</u>

**CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2021**

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/3/21	31/3/20
	£	£
Trade creditors	1,280	421
Social security and other taxes	-	8,875
Accruals and deferred income	15,647	19,428
	<u>16,927</u>	<u>28,724</u>

15. LEASING AGREEMENTS

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

	31/3/21	31/3/20
	£	£
Within one year	10,206	10,206
Between one and five years	3,838	9,543
	<u>14,044</u>	<u>19,749</u>

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	31/3/21 Total funds	31/3/20 Total funds
	£	£	£	£
Fixed assets	5,465	-	5,465	12,819
Current assets	385,752	17,976	403,728	301,092
Current liabilities	(16,927)	-	(16,927)	(28,724)
	<u>374,290</u>	<u>17,976</u>	<u>392,266</u>	<u>285,187</u>

**CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2021**

17. MOVEMENT IN FUNDS

	At 1/4/20 £	Net movement in funds £	Transfers between funds £	At 31/3/21 £
Unrestricted funds				
General fund	284,564	119,400	(29,674)	374,290
Restricted funds				
BESN	-	1,137	(1,137)	-
BEIS Innovation Partner	-	13,494	-	13,494
BEIS Technology	-	(646)	646	-
The National Lottery Community Fund (ID: 20126168)	-	(766)	766	-
Big Night In	-	(1,816)	1,816	-
Calderdale Community Foundation	-	1,342	-	1,342
Calderdale Community Foundation - Community Resilience	-	1,333	(1,333)	-
Calderdale Community Foundation - Ovenden	1,458	-	-	1,458
Calderdale MBC - Chaotic Lifestyle	-	(5,464)	5,464	-
Energy Saving Trust	-	(3,464)	3,464	-
Gambling	-	(1,604)	1,604	-
Hebden Royd Town Council	-	157	(157)	-
Help to Claim	2,832	(6,386)	5,236	1,682
Improving Lives	(5,000)	(24,539)	29,539	-
MaPS Web Chat	-	307	(307)	-
Money Advice Service (CitA)	-	9,182	(9,182)	-
PACE Covid Scale-up	-	(69)	69	-
Todmorden War Memorial Trust	1,333	(1,586)	253	-
West Yorkshire NPG	-	7,067	(7,067)	-
	<u>623</u>	<u>(12,321)</u>	<u>29,674</u>	<u>17,976</u>
TOTAL FUNDS	<u>285,187</u>	<u>107,079</u>	<u>-</u>	<u>392,266</u>

**CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2021**

17. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	299,325	(179,925)	119,400
Restricted funds			
BESN	2,000	(863)	1,137
BEIS Innovation Partner	36,001	(22,507)	13,494
BEIS Technology	9,380	(10,026)	(646)
The National Lottery Community Fund (ID: 20126168)	12,570	(13,336)	(766)
Big Night In	5,116	(6,932)	(1,816)
Calderdale Community Foundation	7,390	(6,048)	1,342
Calderdale Community Foundation - Community Resilience	6,000	(4,667)	1,333
Calderdale MBC - Chaotic Lifestyle	24,060	(29,524)	(5,464)
Energy Saving Trust	17,289	(20,753)	(3,464)
Gambling	43,500	(45,104)	(1,604)
Hebden Royd Town Council	1,360	(1,203)	157
Help to Claim	73,092	(79,478)	(6,386)
Improving Lives	60,000	(84,539)	(24,539)
MaPS Web Chat	15,676	(15,369)	307
Money Advice Service (CitA)	120,408	(111,226)	9,182
PACE Covid Scale-up	3,768	(3,837)	(69)
Todmorden War Memorial Trust	1,069	(2,655)	(1,586)
West Yorkshire NPG	15,406	(8,339)	7,067
	<u>454,085</u>	<u>(466,406)</u>	<u>(12,321)</u>
TOTAL FUNDS	<u><u>753,410</u></u>	<u><u>(646,331)</u></u>	<u><u>107,079</u></u>

**CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2021**

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/4/19 £	Net movement in funds £	At 31/3/20 £
Unrestricted funds			
General fund	227,864	56,700	284,564
Restricted funds			
Calderdale Community Foundation	1,932	(1,932)	-
Calderdale Community Foundation - Ovenden	-	1,458	1,458
Gambling	(750)	750	-
I-WILL	-	2,832	2,832
Improving Lives	-	(5,000)	(5,000)
Todmorden War Memorial Trust	(2,727)	4,060	1,333
	<u>(1,545)</u>	<u>2,168</u>	<u>623</u>
TOTAL FUNDS	<u>226,319</u>	<u>58,868</u>	<u>285,187</u>

**CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2021**

17. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	314,175	(257,475)	56,700
Restricted funds			
BESN	8,500	(8,500)	-
Calderdale Community Foundation	3,600	(5,532)	(1,932)
Calderdale Community Foundation - Elland			
Outreach	5,981	(5,981)	-
Calderdale Community Foundation - Ovenden	2,500	(1,042)	1,458
Calderdale MBC - Chaotic Lifestyle	34,061	(34,061)	-
Gambling	43,500	(42,750)	750
Help to Claim	70,361	(70,361)	-
I-WILL	4,907	(2,075)	2,832
Improving Lives	60,000	(65,000)	(5,000)
Money Advice Service (CitA)	103,844	(103,844)	-
Todmorden War Memorial Trust	12,846	(8,786)	4,060
West Yorkshire NPG	10,082	(10,082)	-
	<u>360,182</u>	<u>(358,014)</u>	<u>2,168</u>
TOTAL FUNDS	<u>674,357</u>	<u>(615,489)</u>	<u>58,868</u>

**CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2021**

17. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/4/19 £	Net movement in funds £	Transfers between funds £	At 31/3/21 £
Unrestricted funds				
General fund	227,864	176,100	(29,674)	374,290
Restricted funds				
BESN	-	1,137	(1,137)	-
BEIS Innovation Partner	-	13,494	-	13,494
BEIS Technology	-	(646)	646	-
The National Lottery Community Fund (ID: 20126168)	-	(766)	766	-
Big Night In	-	(1,816)	1,816	-
Calderdale Community Foundation	1,932	(590)	-	1,342
Calderdale Community Foundation - Community Resilience	-	1,333	(1,333)	-
Calderdale Community Foundation - Ovenden	-	1,458	-	1,458
Calderdale MBC - Chaotic Lifestyle	-	(5,464)	5,464	-
Energy Saving Trust	-	(3,464)	3,464	-
Gambling	(750)	(854)	1,604	-
Hebden Royd Town Council	-	157	(157)	-
Help to Claim	-	(6,386)	5,236	(1,150)
I-WILL	-	2,832	-	2,832
Improving Lives	-	(29,539)	29,539	-
MaPS Web Chat	-	307	(307)	-
Money Advice Service (CitA)	-	9,182	(9,182)	-
PACE Covid Scale-up	-	(69)	69	-
Todmorden War Memorial Trust	(2,727)	2,474	253	-
West Yorkshire NPG	-	7,067	(7,067)	-
	<u>(1,545)</u>	<u>(10,153)</u>	<u>29,674</u>	<u>17,976</u>
TOTAL FUNDS	<u>226,319</u>	<u>165,947</u>	<u>-</u>	<u>392,266</u>

**CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2021**

17. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	613,500	(437,400)	176,100
Restricted funds			
BESN	10,500	(9,363)	1,137
BEIS Innovation Partner	36,001	(22,507)	13,494
BEIS Technology	9,380	(10,026)	(646)
The National Lottery Community Fund (ID: 20126168)	12,570	(13,336)	(766)
Big Night In	5,116	(6,932)	(1,816)
Calderdale Community Foundation	10,990	(11,580)	(590)
Calderdale Community Foundation - Community Resilience	6,000	(4,667)	1,333
Calderdale Community Foundation - Elland Outreach	5,981	(5,981)	-
Calderdale Community Foundation - Ovenden	2,500	(1,042)	1,458
Calderdale MBC - Chaotic Lifestyle	58,121	(63,585)	(5,464)
Energy Saving Trust	17,289	(20,753)	(3,464)
Gambling	87,000	(87,854)	(854)
Hebden Royd Town Council	1,360	(1,203)	157
Help to Claim	143,453	(149,839)	(6,386)
I-WILL	4,907	(2,075)	2,832
Improving Lives	120,000	(149,539)	(29,539)
MaPS Web Chat	15,676	(15,369)	307
Money Advice Service (CitA)	224,252	(215,070)	9,182
PACE Covid Scale-up	3,768	(3,837)	(69)
Todmorden War Memorial Trust	13,915	(11,441)	2,474
West Yorkshire NPG	25,488	(18,421)	7,067
	<u>814,267</u>	<u>(824,420)</u>	<u>(10,153)</u>
TOTAL FUNDS	<u>1,427,767</u>	<u>(1,261,820)</u>	<u>165,947</u>

Transfers between funds

Transfers between funds represent allocations of over / (under) spends on charitable activities which are to be met out of or added to unrestricted general funds.

All transfers are reviewed by the trustees and are made in line with the funding agreements in place or via direct agreement with the original funder.

**CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2021**

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st March 2021.

19. ULTIMATE CONTROLLING PARTY

The charity is under the control of the board of trustees.

**CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE**

**Detailed Statement of Financial Activities
for the Year Ended 31st March 2021**

	31/3/21 £	31/3/20 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	1,636	209
Grants	454,234	366,668
	<u>455,870</u>	<u>366,877</u>
Investment income		
COIF interest received	132	1,070
Charitable activities		
Provision of advice services	295,000	305,910
Other services	2,134	-
	<u>297,134</u>	<u>305,910</u>
Other income		
Miscellaneous income	274	500
Total incoming resources	<u>753,410</u>	<u>674,357</u>
EXPENDITURE		
Charitable activities		
Wages	443,652	407,905
Social security	25,373	31,586
Pensions	26,062	23,294
Insurance	2,051	2,014
Light and heat	3,808	4,206
Telephone	7,343	6,658
Printing, postage, stationary and office	7,650	13,910
Sundries	123	96
Rent, rates and service charge	15,011	15,486
Repairs and maintenance	2,799	14,552
Computer repairs and maintenance	17,007	7,661
Training and conferences	2,381	3,706
Citizens Advice affiliation and insurance	7,849	6,871
Service marketing and promotion	1,893	426
Carried forward	563,002	538,371

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**CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE**

**Detailed Statement of Financial Activities
for the Year Ended 31st March 2021**

	31/3/21 £	31/3/20 £
Charitable activities		
Brought forward	563,002	538,371
Motor and travel expenses	1,738	5,282
Health and safety	225	225
Disbursement and exceptional case costs	5,925	5,619
Depreciation of tangible fixed assets	18,376	11,386
	<u>589,266</u>	<u>560,883</u>
Support costs		
Governance costs		
Wages	39,396	37,890
Social security	3,619	3,443
Pensions	2,364	2,273
Share of office costs	7,654	6,875
Accountancy and payroll fees	3,845	3,879
Legal fees	58	101
Bank charges	129	145
	<u>57,065</u>	<u>54,606</u>
Total resources expended	<u>646,331</u>	<u>615,489</u>
Net income	<u>107,079</u>	<u>58,868</u>

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