

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

**REPORT OF THE TRUSTEES AND  
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021  
FOR  
CITIZENS ADVICE BUREAUX (SALFORD)  
(A COMPANY LIMITED BY GUARANTEE)**

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

**CITIZENS ADVICE BUREAUX (SALFORD)**

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FOR THE YEAR ENDED 31 MARCH 2021**

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**CITIZENS ADVICE BUREAUX (SALFORD)**  
**REFERENCE AND ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 MARCH 2021**

**TRUSTEES**

M C Davies  
B Griffin  
C Li  
S J Lightup  
J M Megarry  
E R Stelfox  
P Sutcliffe  
N Whitehouse  
E Dovey-Hudson (appointed 25.3.21)

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

**COMPANY SECRETARY**

T M Togher

**REGISTERED OFFICE**

Langworthy Cornerstone  
451 Liverpool Road  
Salford  
Manchester  
M6 5QQ

**REGISTERED COMPANY NUMBER** 2226364 (England and Wales)

**REGISTERED CHARITY NUMBER** 701559

**AUDITORS**

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

## **CITIZENS ADVICE BUREAUX (SALFORD)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 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 31 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**

##### **Principle Objectives**

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

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

##### **Public benefit and ensuring our work delivers our aims**

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

##### **Organisation**

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

##### **Status**

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

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

##### **Investment powers**

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

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2021**

**STRATEGIC REPORT**

**Achievement and performance**

**Charitable activities**

**Overview**

It is not possible to cover our annual/trustees report for 2020/21, without further referring to the significant impacts of the global pandemic Covid 19.

Like many other organisations, we completely changed the way we did business in March 2020 as the country entered 3 months of full lockdown, followed by local restrictions in Greater Manchester continuing until a further 3-month national lockdown in December 2020. Rapid changes to the way we did business, meant staff operating remotely, setting up secure digital arrangements, secure phone access and virtually no face-to-face work, our staff, like many others worked from home. We were faced with doing our best to make sure that potential and existing clientèle could access and contact us and that there was limited risk for the delivery of our contractual obligations. Unlike many organisations we did not have significant numbers of staff on furlough as the majority continued to deliver a service, albeit in a different fashion.

The total client count for the year was 18,458 clients, lower than the previous year of 20,428 but still within our overall target of 16-21,000. We have already reported that the year saw significant shifts in the type of enquiry - with employment, universal credit, housing, health and care all rising - and debt and other benefits falling because of sustained forbearance measures.

Nationally through feedback last year, from clients we are able to say that 82% of people said the advice had improved their lives, and 7 out of 10 people had their problem solved. Our website had 76,289 users as use of digital and other means of communication continues to grow.

Our future development plans need to take into account the learning we have gained through covid, and the leaps it has enabled us to take in changing our ways of working. Finding a new norm for face-to-face work will be a challenge especially as the national shift to telephony becomes more apparent.

**Finance**

Our total income for the year was around £1.3m, which comes from a range of sources, including a number where we have bid for commissioned contracts. These require detailed and potentially different performance information and regular reports on the management of the funding. Providing this can demand a lot of capacity and be challenging in the light of the needs of clients.

Funding remains an annual challenge, understanding what we need to re-apply for, what new streams there may be and what we want to influence or lobby for. We can find ourselves waiting for funding decisions to be made at a late date and must make certain assumptions, but we remain committed to identifying and meeting the needs of our population. Our leadership team manages to carefully balance all these demands. They actively promote quality and financial audits, ensuring we always keep our standards high and remember to focus on our clients.

Covid had an impact on several of our financial arrangements. The core contract from Salford Council and the Money Advice Service continued to be extended and some of the targets were accepted as unrealistic e.g., for face-to-face contact. We applied for and obtained relevant Covid funding such as building rate relief, the covid grant and furlough for a very small number of staff who could not undertake their work role.

This year our Core contract with the council was extended for a further 2 years. However, the Money advice service is in the process of being re-tendered and we do not know the outcome and potential impact on our business.

**Achievements**

We are lucky to have dedicated staff, volunteers, and leaders in our organisation. We should pay tribute to all our trustees, new and experienced, for the time committed to Salford Citizen's Advice. We hope that many of our loyal volunteers who were unable to be part of the remote working experience, will be returning as services resume more face-to-face work. Risk assessments, contingency plans and staff wellbeing were a high priority, as were continuing to support crisis support systems such as the Food Share Network.

Our whole range of services are delivered through 37 staff and around 80 local volunteers, plus law students from Salford University. Staff remain flexible and understanding of the changing nature of our funding and services. Trustees continue to be grateful to staff for their commitment and experience, which enables us to manage the peaks and troughs of demand and funding. Staff wellbeing continued to have a higher profile this year with a focus on the number of hours worked, senior management responsibilities and access to wellbeing support for staff. Our volunteers many of whom work with us over considerable years, come from an amazing array of backgrounds, providing a unique offer of delivery, often enhancing their own skills and we need regular recruitment every year to maintain this critical part of our offer.

Most of our face-to-face settings such as the local Gateways were closed during the year, although we were able to manage the repair work which was needed to the roof at one of our venues with minimal disruption to service and staff as they were all working from home. However, we believe these multi-disciplinary settings provide the best opportunity for accessing advice and returned to these venues such as the city council's Swinton and Pendleton Gateways as soon as we were able.

This year, in our continued contribution to address the issues of poverty in the city, we have worked with others to develop or support the council's, Council Tax Reduction scheme. The Red Box scheme has changed into other period poverty support, with work on school uniforms, food poverty continuing and working with the council on the school holiday hunger project. We worked with Age UK to increase take up of Pension Credits.

## CITIZENS ADVICE BUREAUX (SALFORD)

### REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021

#### Development and strategy

The collaborative work across Greater Manchester with other local Citizen's Advice continues with regular discussions in GM Citizens Advice and a board commitment to the principles of joint or partnership working where there are benefits to Salford citizens of working in the wider Greater Manchester way. Progress has been slow, however. A programme of Campaign work across the year was planned and was delivered where possible to do so under the Covid restrictions. Whilst we recognise and support the development of relationships and activity with the GM Combined Authority, most success to date has been around knowledge sharing. We hope this will lead to at least a better understanding of the role of Citizens Advice locally.

Our good working relationships with other charities in the city are integral to the way we operate and support of belief in doing the right thing for people in need, such as our continued role in supporting several of the City's food banks and food clubs, affordable funerals, school uniforms, domestic abuse, working with the Charedi and other specific communities. The support for those Salford EU citizens seeking settled status has been delivered through a partnership with Bolton Citizens Advice.

Ensuring we meet quality standards and using audit feedback to review and maintain our reputation and integrity. We will need to understand the impact of the changes to Clinical commissioning Groups as they disappear into the combined authority, service model changes are further developed, and collaboration becomes more important. In addition, the impact of the Pandemic on the economy and therefore on Salford Citizens is not yet fully apparent.

#### Financial review

##### Financial position

The results for the year are set out on pages 9 to 22 of the financial statements.

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

The balance of unrestricted funds at 31 March 2021 was £619,455, of which £616,470 is free reserves. It is the intention of the trustees to utilise the reserves in accordance with reserves policy.

There are restricted funds at 31 March 2021 amounting to £44,746.

As noted elsewhere in this report in response to the pandemic the Charity, by necessity, significantly altered its methods of operation and a number of funders kindly provided additional funds to help the Charity meet the costs of the pandemic. In the year to 31 March 2021 these changes and the additional funding led to the Charity reporting a surplus on unrestricted reserves of £138,642 (prior year £48,493). It should be noted that subsequent to the year end the Charity incurred and will continue to incur significant costs relating to the pandemic which are not reflected in these accounts.

#### Investment policy and objectives

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

#### Reserves policy

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

#### Going concern

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

#### Principal risks and uncertainties

##### General

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

##### Specific- COVID-19

Since the beginning of 2020, the COVID-19 pandemic has severely impacted many local economies around the world. Measures taken by governments to control the spread of the virus have included travel bans, quarantines, social distancing and closing of non-essential services and this has resulted in many businesses having to cease or limit their activities for long or indefinite periods of time resulting in an economic slowdown. Governments and central banks have responded with monetary and fiscal interventions in an attempt to stabilise economic conditions. Any income and expenditure before 31 March 2020 relating to COVID-19 is reflected in these accounts.

For events after 31 March 2020, the charity has determined that these are non-adjusting post balance sheet events. Accordingly, the financial position and results for the period ended 31 March 2020 have not been adjusted to reflect their impact. It is not possible to estimate the duration and impact of the COVID-19 pandemic on the financial position and results of the charity for future periods.

## **CITIZENS ADVICE BUREAUX (SALFORD)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2021**

#### **STRATEGIC REPORT**

##### **Future plans**

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

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

##### **Recruitment and appointment of new trustees**

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

##### **Structure, Governance and Management**

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

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

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

Citizens Advice bureaux (Salford) is a member organisation of the National Association of Citizens Advice bureaux which operates across 2,550 locations.

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

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

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

#### **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

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

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

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

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

**CITIZENS ADVICE BUREAUX (SALFORD)**

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2021**

**AUDITORS**

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

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

November 22nd, 2021

*Tom Togher*

.....  
T M Togher - Secretary



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

### **Opinion**

We have audited the financial statements of Citizens Advice Bureaux (Salford) (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### **Basis for opinion**

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

### **Conclusions relating to going concern**

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

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

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

### **Other information**

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

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

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

### **Matters on which we are required to report by exception**

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

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

### **Responsibilities of trustees**

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

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

### **Our responsibilities for the audit of the financial statements**

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

The extent to which the audit was considered capable of detecting irregularities including fraud.

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

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

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

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

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

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

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

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

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

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

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

- tested journal entries to identify unusual transactions;

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

- investigated the rationale behind significant or unusual transactions.

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

- agreeing financial statement disclosures to underlying supporting documentation;

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

- reviewing correspondence with HMRC.

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

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

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

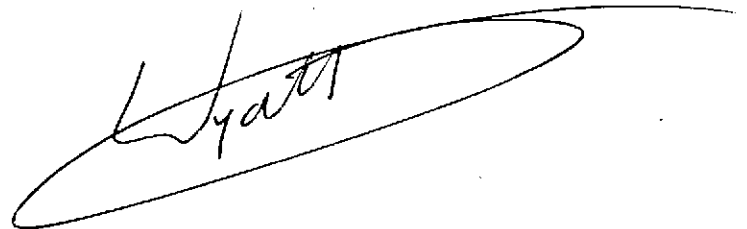
A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Report of the Independent Auditors.

**Use of our report**

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

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

Date: 22 November 2021

A large, stylized handwritten signature in black ink, appearing to read 'Wyatt', is written over a large, loopy oval shape.

**CITIZENS ADVICE BUREAUX (SALFORD)**

**STATEMENT OF FINANCIAL ACTIVITIES  
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2021**

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	936,747	451,797	1,388,544	1,332,935
Other trading activities	3	1,677	-	1,677	2,200
Investment income	4	<u>2,073</u>	<u>-</u>	<u>2,073</u>	<u>1,901</u>
<b>Total</b>		<b>940,497</b>	<b>451,797</b>	<b>1,392,294</b>	<b>1,337,036</b>
 <b>EXPENDITURE ON</b>					
<b>Charitable activities</b>	5				
Charitable activities		<u>828,309</u>	<u>416,000</u>	<u>1,244,309</u>	<u>1,233,405</u>
<b>NET INCOME</b>		<b>112,188</b>	<b>35,797</b>	<b>147,985</b>	<b>103,631</b>
<b>Transfers between funds</b>	16	<u>26,452</u>	<u>(26,452)</u>	<u>-</u>	<u>-</u>
<b>Net movement in funds</b>		<b>138,640</b>	<b>9,345</b>	<b>147,985</b>	<b>103,631</b>
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		<u>480,815</u>	<u>35,401</u>	<u>516,216</u>	<u>412,585</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><b>619,455</b></u>	<u><b>44,746</b></u>	<u><b>664,201</b></u>	<u><b>516,216</b></u>

The notes form part of these financial statements

## CITIZENS ADVICE BUREAUX (SALFORD)

BALANCE SHEET  
31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	12	2,985	-	2,985	6,975
<b>CURRENT ASSETS</b>					
Debtors	13	25,582	-	25,582	17,144
Cash at bank and in hand		<u>668,866</u>	<u>44,746</u>	<u>713,612</u>	<u>587,110</u>
		694,448	44,746	739,194	604,254
<b>CREDITORS</b>					
Amounts falling due within one year	14	(77,978)	-	(77,978)	(95,013)
<b>NET CURRENT ASSETS</b>		<u>616,470</u>	<u>44,746</u>	<u>661,216</u>	<u>509,241</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>619,455</u>	<u>44,746</u>	<u>664,201</u>	<u>516,216</u>
<b>NET ASSETS</b>		<u>619,455</u>	<u>44,746</u>	<u>664,201</u>	<u>516,216</u>
<b>FUNDS</b>	16				
Unrestricted funds				619,455	480,815
Restricted funds				<u>44,746</u>	<u>35,401</u>
<b>TOTAL FUNDS</b>				<u>664,201</u>	<u>516,216</u>

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

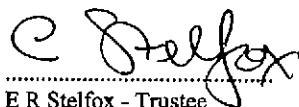
The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for

- (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.

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

The financial statements were approved by the Board of Trustees and authorised for issue on .....<sup>21</sup>22 November..... and were signed on its behalf by:

  
E R Stelfox - Trustee

The notes form part of these financial statements

**CITIZENS ADVICE BUREAUX (SALFORD)**

**CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2021**

	Notes	2021 £	2020 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>124,429</u>	<u>120,854</u>
Net cash provided by operating activities		<u>124,429</u>	<u>120,854</u>
<b>Cash flows from investing activities</b>			
Interest received		<u>2,073</u>	<u>1,901</u>
Net cash provided by investing activities		<u>2,073</u>	<u>1,901</u>
 <b>Change in cash and cash equivalents in the reporting period</b>		 <u>126,502</u>	 <u>122,755</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>587,110</u>	<u>464,355</u>
 <b>Cash and cash equivalents at the end of the reporting period</b>		 <u>713,612</u>	 <u>587,110</u>

The notes form part of these financial statements

**CITIZENS ADVICE BUREAUX (SALFORD)**

**NOTES TO THE CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2021**

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

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
<b>Net income for the reporting period (as per the Statement of Financial Activities)</b>	<b>147,985</b>	<b>103,631</b>
<b>Adjustments for:</b>		
Depreciation charges	3,990	3,990
Interest received	(2,073)	(1,901)
(Increase)/decrease in debtors	(8,438)	9,326
(Decrease)/increase in creditors	<u>(17,035)</u>	<u>5,808</u>
<b>Net cash provided by operations</b>	<b><u>124,429</u></b>	<b><u>120,854</u></b>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	<b>At 1.4.20</b>	<b>Cash flow</b>	<b>At 31.3.21</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Net cash</b>			
Cash at bank and in hand	<u>587,110</u>	<u>126,502</u>	<u>713,612</u>
	<u>587,110</u>	<u>126,502</u>	<u>713,612</u>
<b>Total</b>	<b><u>587,110</u></b>	<b><u>126,502</u></b>	<b><u>713,612</u></b>

## **CITIZENS ADVICE BUREAUX (SALFORD)**

### **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 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.

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

##### **Critical accounting judgements and key sources of estimation uncertainty**

In the application of the Company's accounting policies, management is required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

Management does not consider that there are any key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements. However a dilapidation provision has been made of £26,659 in respect of rented property.

##### **Income**

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

##### **Expenditure**

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

##### **Allocation and apportionment of costs**

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

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

##### **Tangible fixed assets**

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

Short leasehold                      -    Straight line over length of lease

##### **Taxation**

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

##### **Fund accounting**

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

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

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

##### **Pension costs and other post-retirement benefits**

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



**CITIZENS ADVICE BUREAUX (SALFORD)**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021**

**1. ACCOUNTING POLICIES - continued**

**Government grant - covid-19**

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

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

**Dilapidations**

The Charity has obligations under the terms of various leases to re-instate the properties at the end of the leases. The Charity has a provision of £26,659 at the year end to cover these obligations at several locations.

**2. DONATIONS AND LEGACIES**

	2021	2020
	£	£
Donations	2,423	245
Grants	<u>1,386,121</u>	<u>1,332,690</u>
	<u><u>1,388,544</u></u>	<u><u>1,332,935</u></u>

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

	2021	2020
	£	£
Money Advice and Pension Service	277,887	271,123
Housing Project - The Booths Charities	15,000	15,000
Department of Works and Pension	-	1,877
The City of Salford	565,726	565,726
Cornerstone	5,000	5,000
Loaves and Fishes	8,333	8,333
Salford Foodshare Network	8,310	14,862
Citizens Advice - Broadband	-	1,250
Community Fund /(Big Lottery) - Help Through Crisis	85,536	105,687
Cohersive Control - The Booths Charities	15,000	15,000
The Edward Holt Trust - Advice and Development Worker	33,390	59,480
Citizens Advice - Universal Support Help To Claim	273,880	265,352
Binoh of Manchester	5,000	2,500
CVS Covid-19	500	500
Salford CVS Vocal	-	900
Scams Action	-	100
National CAB BEIS softphones	13,000	-
National CAB BEIS remote working	4,640	-
Co-op Foundation	1,200	-
Citizens Advice Innovation grant - BEIS	25,000	-
The City of Salford covid-19	25,000	-
HMRC JRS grant	3,060	-
Community Fund Employment	<u>20,659</u>	<u>-</u>
	<u><u>1,386,121</u></u>	<u><u>1,332,690</u></u>

**CITIZENS ADVICE BUREAUX (SALFORD)**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021**

**3. OTHER TRADING ACTIVITIES**

	2021	2020
	£	£
Training and room hire	<u>1,677</u>	<u>2,200</u>

**4. INVESTMENT INCOME**

	2021	2020
	£	£
Deposit account interest	<u>2,073</u>	<u>1,901</u>

**5. CHARITABLE ACTIVITIES COSTS**

	Direct Costs (see note 6) £	Support costs (see note 7) £	Totals £
Charitable activities	<u>1,237,009</u>	<u>7,300</u>	<u>1,244,309</u>

**6. DIRECT COSTS OF CHARITABLE ACTIVITIES**

	2021 £	2020 £
Staff costs	995,200	1,026,742
Rent and rates	30,005	31,370
Insurance	6,385	5,952
Light and heat	2,311	5,542
Telephone	16,448	10,951
Postage and stationery	8,023	16,623
Advertising	3,283	1,535
Sundries	17,663	20,909
Repairs and renewals	55,914	24,710
Training and information	27,161	22,204
Service Delivery	45,000	45,000
Travel	1,253	9,408
Legal, professional and compensation	4,738	1,464
Bank charges	290	305
Covid-19 costs	12,134	-
Grant for food	1,000	-
Monitoring and evaluation	6,211	-
Depreciation	<u>3,990</u>	<u>3,990</u>
	<u>1,237,009</u>	<u>1,226,705</u>

**7. SUPPORT COSTS**

	Governance costs £
Charitable activities	<u>7,300</u>

**CITIZENS ADVICE BUREAUX (SALFORD)**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021**

**7. SUPPORT COSTS - continued**

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

	2021 Charitable activities £	2020 Total activities £
Auditors' remuneration	3,425	3,325
Auditors' remuneration for non audit work	<u>3,875</u>	<u>3,375</u>
	<u><u>7,300</u></u>	<u><u>6,700</u></u>

**8. NET INCOME/(EXPENDITURE)**

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

	2021 £	2020 £
Auditors' remuneration	3,425	3,325
Auditors' remuneration for non audit work	3,875	3,375
Depreciation - owned assets	<u>3,990</u>	<u>3,990</u>

**9. TRUSTEES' REMUNERATION AND BENEFITS**

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

**Trustees' expenses**

None of the trustees was reimbursed travel expenses in the year. (2020 - £nil).

**10. STAFF COSTS**

	2021 £	2020 £
Wages and salaries	876,731	905,233
Social security costs	71,934	73,418
Other pension costs	<u>46,535</u>	<u>48,091</u>
	<u><u>995,200</u></u>	<u><u>1,026,742</u></u>

Four key personnel received total emoluments of £173,830.

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

	2021	2020
Direct charitable work	32	31
Charitable work and administration	6	9
Administration	<u>1</u>	<u>1</u>
	<u><u>39</u></u>	<u><u>41</u></u>

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

**CITIZENS ADVICE BUREAUX (SALFORD)**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021**

**11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	864,083	468,852	1,332,935
Other trading activities	2,200	-	2,200
Investment income	<u>1,901</u>	<u>-</u>	<u>1,901</u>
<b>Total</b>	868,184	468,852	1,337,036
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Charitable activities	819,690	413,715	1,233,405
<b>NET INCOME</b>	48,494	55,137	103,631
<b>Transfers between funds</b>	<u>27,638</u>	<u>(27,638)</u>	<u>-</u>
<b>Net movement in funds</b>	76,132	27,499	103,631
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>	404,684	7,901	412,585
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>480,816</u></u>	<u><u>35,400</u></u>	<u><u>516,216</u></u>

**12. TANGIBLE FIXED ASSETS**

	Short leasehold £
<b>COST</b>	
At 1 April 2020 and 31 March 2021	<u><u>129,171</u></u>
<b>DEPRECIATION</b>	
At 1 April 2020	122,196
Charge for year	<u><u>3,990</u></u>
At 31 March 2021	<u><u>126,186</u></u>
<b>NET BOOK VALUE</b>	
At 31 March 2021	<u><u>2,985</u></u>
At 31 March 2020	<u><u>6,975</u></u>

**CITIZENS ADVICE BUREAUX (SALFORD)**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021**

**13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2021	2020
	£	£
VAT	3,693	-
Prepayments and accrued income	<u>21,889</u>	<u>17,144</u>
	<u>25,582</u>	<u>17,144</u>

**14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2021	2020
	£	£
Trade creditors	5,159	828
Social security and other taxes	21,620	18,985
VAT	-	24,613
Other creditors	4,513	16,113
Accrued expenses	<u>46,686</u>	<u>34,474</u>
	<u>77,978</u>	<u>95,013</u>

Other creditors includes £720 of deferred income (2020 - £7,500). This relates to grants for periods after 31 March 2021 but received prior to 31 March 2021.

**15. LEASING AGREEMENTS**

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

	2021	2020
	£	£
Between one and five years	<u>63,112</u>	<u>30,625</u>

**16. MOVEMENT IN FUNDS**

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

**CITIZENS ADVICE BUREAUX (SALFORD)**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021**

**16. MOVEMENT IN FUNDS - continued**

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

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

**Comparatives for movement in funds**

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
<b>Unrestricted funds</b>				
General fund	404,684	48,493	27,638	480,815
<b>Restricted funds</b>				
Housing Project - The Booths Charities (a)	96	(115)	19	-
Loaves and Fishes (b)	48	551	-	599
Help Through Crisis (c)	5,709	(983)	(1,200)	3,526
Awards For All (d)	86	(129)	43	-
Cohersive Control - The Booths Charities (e)	-	106	-	106
The Edward Holt Trust - Advice and Development Worker (f)	1,436	28,989	-	30,425
Citizens Advice - Help To Claim (g)	<u>526</u>	<u>26,719</u>	<u>(26,500)</u>	<u>745</u>
	<u>7,901</u>	<u>55,138</u>	<u>(27,638)</u>	<u>35,401</u>
<b>TOTAL FUNDS</b>	<u>412,585</u>	<u>103,631</u>	<u>-</u>	<u>516,216</u>

**CITIZENS ADVICE BUREAUX (SALFORD)**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021**

**16. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	868,184	(819,691)	48,493
<b>Restricted funds</b>			
Housing Project - The Booths Charities (a)	15,000	(15,115)	(115)
Loaves and Fishes (b)	8,334	(7,783)	551
Help Through Crisis (c)	105,686	(106,669)	(983)
Awards For All (d)	-	(129)	(129)
Cohersive Control - The Booths Charities (e)	15,000	(14,894)	106
The Edward Holt Trust - Advice and Development Worker (f)	59,480	(30,491)	28,989
Citizens Advice - Help To Claim (g)	<u>265,352</u>	<u>(238,633)</u>	<u>26,719</u>
	<u>468,852</u>	<u>(413,714)</u>	<u>55,138</u>
<b>TOTAL FUNDS</b>	<u><b>1,337,036</b></u>	<u><b>(1,233,405)</b></u>	<u><b>103,631</b></u>

Analysis of funds:-

- a) Housing Project - The Booths Charities  
Provision of advice to people in private sector housing.
- b) Loaves and Fishes  
Funding to provide users of Salford's homeless people's day centre and advice service.
- c) Help Through Crisis  
To support people in crisis and hardship via advice and training
- d) Awards for All  
Provision for computer equipment, website development and I.T. training.
- e) Cohersive Control  
Funding to deliver advice to victims of domestic violence and cohersive control.
- f) Edward Holt Trust  
Funding to deliver advice and support to those who are homeless or require help with their tenancies.
- g) Help To Claim  
Funding to support claimants in making claims for Universal Credit.
- h) Community Employment Fund  
Funding to provide employment advice during the Pandemic.

**Transfers between funds**

The transfers between funds totalling £26,452 relate to the following adjustments:-

	Project overspend £	Rent costs £	Total £
1) Cohersive Control	(278)	-	(278)
2) Community Employment	(4)	-	(4)
3) Help To Claim	(776)	26,500	25,724
4) Help Through Crisis	-	1,010	1,010
	<u>(1,058)</u>	<u>27,510</u>	<u>26,452</u>

**CITIZENS ADVICE BUREAUX (SALFORD)**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2021**

**16. MOVEMENT IN FUNDS - continued**

**Transfers between funds - continued**

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

**17. RELATED PARTY DISCLOSURES**

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

**18. CONNECTED CHARITIES**

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