

**STAFFORDSHIRE NORTH AND STOKE ON TRENT
CITIZENS ADVICE BUREAUX**

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2019**

COMPANY NO. 2402902

CHARITY NO. 1001204

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

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Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

The Directors and Trustees have pleasure in presenting their report and financial statements for the year ended 31 March 2019.

1. REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISORS

Trustees and Directors: R.J. Pemberton (Chair)
Dr L. Haines
J. Seaman
A. Mlouk (resigned 13/11/18)
J. Davies
M. Lovatt
R. Holt
A. Wilshaw
T. Watkins (resigned 4/2/19)
B. Lawton
E. Porteous
A. Teasdale (appointed 25/9/18)
S. Nixon (appointed 25/5/19)
A. Powner (appointed 25/5/19)

Chief Executive and
Company Secretary: S. Harris

Registered Office: Advice House
Cheapside
Hanley
Stoke on Trent
ST1 1HL

Bank: Unity Trust Bank plc
9, Brindley Place
Birmingham
B1 2HB

Auditors: Dains LLP
2, Etruria Office Village
Forge Lane
Etruria
Stoke-on-Trent
ST1 5RQ

Company Number 2402902

Charity Number 1001204

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

2. AIMS, OBJECTIVES AND PLANS

Objects

The charity's objects, set out in the memorandum and articles of association, are to promote any charitable purpose for the benefit of the community, primarily but not exclusively within Staffordshire, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Strategies and Plans for the Year

Staffordshire North & Stoke on Trent Citizens Advice Bureaux aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to ensure individuals receive the advice they need to deal with the problems they face and to use their experience of legislative and administrative problems to influence the development of social policies and services.

Locally, Staffordshire North & Stoke on Trent Citizens Advice Bureaux has interpreted these aims to focus on the relief of poverty and promotion of equality through advice work and addressing the causes of poverty and inequality through campaigning to change social policies, engaging in partnership working and supporting communities.

In May 2017 the Trustee Board adopted a new 3 year strategic plan and accompanying Business and Development Plan around four strategic themes. In doing so the Trustees have considered the relevant guidance on public benefit to ensure that the activities we undertake help us to deliver our aims and objectives and benefit the people we serve.

The four main strategic themes reflect our understanding of the needs of our enquirers and those people from the area's poorest communities who currently do not get the advice they need.

Access: We are committed to improving access to advice by maintaining existing services and developing new services to make getting advice easier, meet emerging needs, meet the needs of excluded groups, support collaboration with partners, support people to develop skills and confidence and promote earlier intervention.

Equality & Diversity: This plan commits the organisation to becoming a champion of diversity and equality, not only in the services it delivers and our ability to engage with hard to reach groups, but also in our own systems and practices. We aim to broaden access as far as possible reducing, where we can, the barriers which people face in accessing services.

Resilience: In recognition of the challenging financial climate the organisation will pay special attention to ensuring it is resilient in the future.

Influence: The advice queries we deal with on a day to day basis provide us with a valuable body of evidence showing how social policies and legislation impact on the lives of the poorest and most disadvantaged. We will use this to lobby for changes in the services and laws which create many of the problems we are called upon to solve.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

3. ACHIEVEMENTS AND PERFORMANCE – HOW WE DELIVER PUBLIC BENEFIT

In 2018/19 we achieved the following under these themes:

Access

Outreach: In Stoke-on-Trent we offered debt advice to council tenants in rent arrears at many of the city council's local centres and delivered advice in accessible locations across the city as part of the new citywide advice contract commissioned by Stoke-on-Trent City Council, which started in April 2018.

The Potteries Gold project ran a series of outreach clinics with partner agencies across Stoke-on-Trent, to inform and advise local residents of the implications of welfare reform.

In Newcastle-under-Lyme we have maintained our services in Kidsgrove

Telephone advice: During 2018/19 around 4,200 calls from people in our area were answered by the Citizens Advice service Adviceline.

2018/19 was our second full year as a local delivery centre for Citizens Advice's national consumer helpline. This project will not contribute to local statistics, as the figures are recorded nationally. During the year we answered 121,000 calls.

Webchat: we have continued to participate in Citizens Advice's national project offering debt advice through webchats and email. 3,300 people were helped with through this channel.

Increased Generalist Advice: we have maintained a full drop-in and appointment service at our three main offices.

Working with our national association we have started to deliver the Help to Claim service, supporting people to make successful claims for Universal Credit across Stoke-on-Trent, Newcastle-under-Lyme and Biddulph.

New Migrants: we have maintained our service aimed at advising refugees and people seeking asylum. We have delivered support under the Migrant Support Service contract we hold jointly with Arch North Staffs as well as supporting families to access education through the Children in Need and Henry Smith Trust funded Into Schools project.

People with Disabilities: demand for our service has been significant amongst people in receipt of disability benefits, especially as those benefits change with the Government's welfare reforms. In particular we advised many people affected by the replacement of Disability Living Allowance with Personal Independence Payments and the Employment and Support Allowance assessment process.

Young People: we maintained usage by young people (9% of people using our services are under 25);

Advice and support to victims of crime: 2018-19 was the third full year of the Staffordshire Victim Gateway delivered jointly by SNSCAB, Staffordshire South West and East Staffordshire CABx. During the year the Gateway received 56,068 referrals self-referrals.

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Report of the Directors and Trustees

Influence

Partnerships: We maintained our presence in many local partnerships where we contributed to area-wide discussions and developments and sought to influence the practice of partners. These included maintaining a leading role in Challenge North Staffs and interagency groups planning services for refugees and people seeking asylum. We have taken a leading role in the North Staffordshire Advice Network and coordinate the Staffordshire Restorative Justice partnership.

We have continued to feed our experience into the Stoke-on-Trent Wider Welfare Reform Group and the Stoke-on-Trent Hardship Commission. Our *Potteries Gold* project has enabled us to inform and support local communities about welfare reforms and how they will be affected by them. Securing a Help to Claim Best Practice Lead will enable us to influence the local roll out of Universal Credit in the next year and a quarter.

Research & Campaigning: We contributed evidence to several Citizens Advice national issues, by submitting bureau evidence forms. We participated in Big Energy Saving Week and Scams Awareness Month to raise consumer awareness of both issues across North Staffordshire. We have raised many social policy issues locally with service providers, including the effect of the transfer from DLA to PIP for many local people by contributing to Stoke-on-Trent City Council's Spotlight Review.

Equality and Diversity

We have:

- Maintained levels of diversity amongst staff and volunteers;
- Sustained our services to excluded groups such as refugees and people seeking asylum, victims of discrimination and victims of crime;
- Worked closely with other local and regional agencies to address issues affecting these client groups;
- Continued to be a leading partner in Challenge North Staffs delivering casework to the victims of hate crime.
- Delivered a financial capability project specifically aimed at deaf people.

Activities

To achieve our objectives we provided advice, information and support to the public throughout 2018/19. These services were provided from our main offices and from a range of outreach venues chosen to enable people who cannot travel to the town and city centres to access advice.

The advice we gave aimed to help people deal with a wide range of issues and problems they faced. Many issues dealt with in 2018/19 arose from factors that have emerged from changes to the labour market and the government's continuing welfare reform programme.

Increasing the income of some of the poorest local people remained a priority. We did this by encouraging the take up of welfare benefits, helping people challenge decisions they disagreed with and accessing other payments. This is money which will benefit the poorest people in the community and be spent within the beneficiaries' local communities.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

In 2018/19 Staffordshire North and Stoke on Trent Citizens Advice Bureaux:

- Provided full advice to 13,599 people and
- Answered a further 6,400 simple queries
- Dealt with 41,988 brand new advice issues
- Which generated 52,808 contacts
- Bureau debt advisers helped 3,737 people with 14,633 debts totalling £16,157,649
- 3,362 people received advice on their debts from us as part of the national debt webchat service
- 559 people received support to develop their financial skills through training and support on energy choices, money management and managing credit through the Potteries Moneywise project, funded by the National Lottery, Comic Relief and energy related funding.
- The housing team provided specialist housing advice and casework to 648 people.
- And represented 437 people at county court hearings.
- Helped people access £1.95 million of extra income and other financial gains
- Helped people benefit from £7.4 million of written off debt.
- Provided advice and information to 21,126 victims of crime
- Provided in depth support to 470 victims.

We have maintained our support to people facing serious welfare benefits problems, despite the loss of legal aid for this area of work by developing projects specifically targeted at working with groups and the frontline staff who support them. Our work with VOICES is the main example of this.

The Potteries Gold project, funded by the Big Lottery Fund, helps us to increase the knowledge and understanding of welfare reforms amongst local people but provides only limited scope for direct one to one advice work.

Despite the ending of the funding from the Wider Welfare Reform Group we have maintained some training to frontline staff across the public and voluntary sectors on the welfare changes, in particular the roll out of Universal Credit.

The range of advice issues we have addressed is shown in the graphic below. Not surprisingly the largest category is debt, which remains a pressing problem for many people in the area. As well as addressing individual debt issues through advice, we have been working closely with partners in the Financial Inclusion Group to develop plans to significantly increase the capacity of local organisations to address the issues of debt and financial exclusion that are so prevalent locally.

Welfare benefits remains a significant cause of problems for many people. During the final quarter of the year we launched our Help to Claim service to help people claim Universal Support successfully and with fewer problems. The service is funded by Citizens Advice using a grant from the DWP.

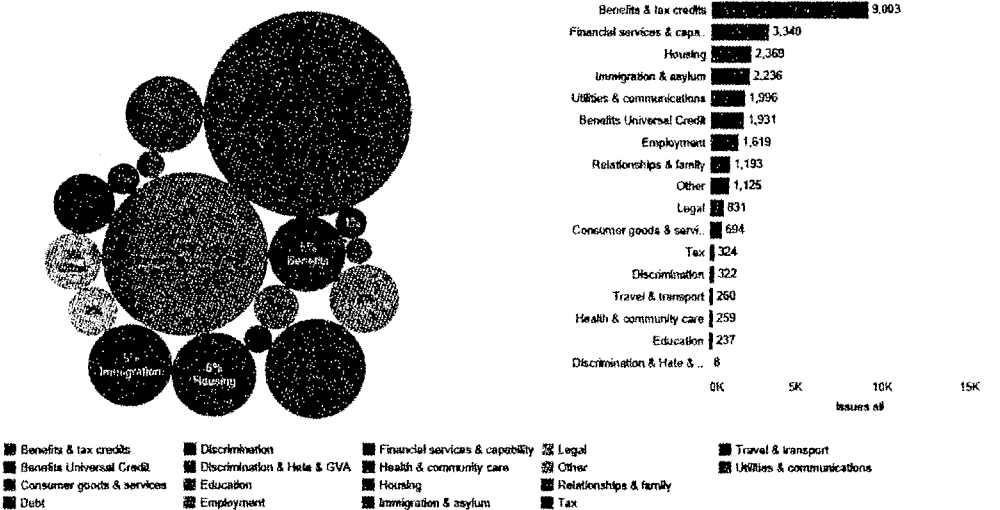
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Report of the Directors and Trustees

Part 1 issues %

Office group
Multiple values

Part 1 issues %



Who Uses Our Services

The following enquirer profile, for the local service demonstrates that the people we see tend to be poorer, more likely to be suffering poor health and more likely to live in rented housing than the population at large. The profile is for clients using all of our services.

Age

Under 25	25 - 64	65 and over
8.69%	82.30%	9.01%

Gender

Male	Female	Prefer a different term
45.42%	54.46%	0.12%

Health

Disabled	Long term health condition	No disability or LTHC
8.52%	21.80%	69.68%

Housing Tenure

Owner Occupier	Private Tenant	Social Tenant	Other
18.86%	26.90%	38.42%	15.82%

Ethnic Origin

White UK	Other	Black (all categories)	Asian (all categories)	Mixed (all categories)
71.35%	11.75%	7.61%	7.69%	1.60%

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Contribution of Volunteers

The charity receives invaluable help and support in the form of voluntary assistance in advising the public and administering the charity. We estimate the financial value of this help at £417,821 for the financial year 2018/19.

Factors Affecting the Achievement of Objectives

The Bureau is well aware of the financial pressures experienced by its major funders, and in view of this has taken active measures to seek additional sources of funding for its services.

The Bureau is also well aware of the principal strategic issues which will affect the achievement of its objectives, seeks to influence local strategies through its presence in local partnerships, and keeps abreast of national strategies via contact with relevant national bodies, such as the Legal Services Commission.

4. FUTURE PLANS

Staffordshire North & Stoke on Trent Citizens Advice Bureaux updated the new strategic plan in May 2019. The plan focuses on the 4 themes of:

- Access
 - Extending how we give advice
 - Increasing the range of advice given
 - Developing or extending services to excluded groups
 - Working with partners to improve access to advice
- Equality & Diversity
 - Improving access to advice for excluded groups
 - Using our influence to promote E&D
- Resilience
 - Strengthening our financial position
 - Strengthening our ICT infrastructure
 - Investing in leadership and governance
- Influence
 - Participating in national campaigns
 - Developing local campaigns
 - Developing our media presence
 - Maintaining and building our partnership presence
 - Building our training offer to influence practice

5. FINANCIAL REVIEW

Financial Position

There was a net outflow of funds in 2018/19 of (£9,853). This represented a net outflow on unrestricted funds of (£8,631) and a net outflow on restricted funds of (£ 1,222). The Trustee Board recognises the need to provide for risks such as redundancy and building repairs and have

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

decided to designate our surplus funds as follows: £50,000 towards building repairs, £49,665 towards general contingencies and £324,151 towards the cost of potential redundancies.

Reserves Policy

The Board of Directors recognises the importance of establishing the long term financial sustainability of the organisation, especially in a funding environment which relies on short term, time-limited funding.

The Board of Directors believes that one way of achieving this is to establish reserves to enable the organisation to survive the vagaries of short term funding.

Consequently, the Board of Directors is required to ensure that monies are available in each financial year to meet any reasonable foreseeable contingency. They believe an amount of not less than £600,000 will be adequate. They have also designated funds for the following purposes: staffing costs (mainly redundancy costs), building repairs and general contingencies.

They will ensure that the financial performance of the organisation is subject to close and regular scrutiny.

They aim to maintain a projection of income for at least three years ahead (although they recognise the difficulty of this in the current climate) and will ensure that income continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time within the period would it be possible for the cessation of any one funding stream to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

Principal Funding Sources

The Directors extend their gratitude to Stoke on Trent City Council who continue to support the core advice service. Newcastle-under-Lyme Borough Council, Staffordshire Moorlands District Council and Biddulph Town Council have all maintained their support, for which we are very grateful. The Money and Pensions Service's funding for face to face debt advice (administered by Citizens Advice) significantly increases our capacity to offer this essential service.

Additionally project-specific funding was received from a wide range of sources detailed at notes 17 and 18 to the accounts. This year the contract secured to deliver consumer advice is the most significant new source of income. We continue to receive valuable support from the Big Lottery Fund and the Office of the Police and Crime Commissioner for Staffordshire.

The charity had no borrowings from either providers of funding or other sources at the balance sheet date.

Funds in Deficit

There are no funds in deficit at the period end.

Investment Activities

The charity does not currently hold material investments.

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Investment Policy

As required in its Memorandum paragraph 4.11, in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

6. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Staffordshire North & Stoke on Trent Citizens Advice Bureaux is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to one pound. At 31 March 2019 the company had 11 members. Staffordshire North & Stoke on Trent Citizens Advice Bureaux is governed by its Memorandum and Articles of Association as amended in September and November 2004 and April 2013.

Staffordshire North & Stoke on Trent Citizens Advice Bureaux was incorporated as a company limited by guarantee on 11 July 1989. The charity commenced operations on 11 July 1989 at which date the assets and liabilities of the unincorporated Stoke on Trent and Longton Citizens Advice Bureaux were acquired. In April 2013 the assets of Biddulph and Newcastle-under-Lyme and Kidsgrove CAB were also transferred to the company.

In April 2016 following a national rebranding exercise Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux adopted the operating title of Citizens Advice Staffordshire North & Stoke-on-Trent.

Recruitment and Appointment of Trustees

Trustees, who are also Directors of the Company, are elected from the local community at the Annual Public Meeting. The Trustee Board oversees the elections process for Trustee and Officer appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair, Vice Chair and Treasurer. No persons or bodies external to the charity are entitled to appoint persons to the Trustee Board.

Induction of Trustees

Newly appointed Trustees are provided with a comprehensive induction through the provision of training, visits to the Bureau and mentoring by established trustees or the Chief Executive.

Organisational Structure

Staffordshire North & Stoke on Trent Citizens Advice Bureaux is governed by its Trustee Board which is responsible for setting the strategic direction and the policy of the charity.

The Trustee Board carries the ultimate responsibility for the conduct of Staffordshire North & Stoke on Trent Citizens Advice Bureaux and for ensuring that the charity satisfies its legal and contractual obligations. The Trustee Board meets as a minimum quarterly and delegates the day-to-day operation of the organisation to a senior management team of Chief Executive and five managers. The Trustee Board is independent from management.

The Trustee Board has four sub-committees. The Finance sub-committee receives reports on the Bureau's financial position and advises the Management Team on issues of fundraising and financial management. The Personnel sub-committee considers issues relating to the staffing of the bureau and advises the Management Team on personnel issues. The Officers group advises

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Report of the Directors and Trustees

the Chief Executive on strategic issues, takes responsibility for governance issues and organisational development. The Estates group looks at issues affecting our premises and advises the Board on their maintenance. All sub-committees report to the Trustee Board.

Related Parties

Staffordshire North & Stoke on Trent Citizens Advice Bureaux is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework of standards for advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Staffordshire North and Stoke on Trent Citizens Advice Bureaux in order to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other statutory and voluntary agencies on behalf of enquirers. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Major risks and statement of controls

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Staffordshire North & Stoke on Trent Citizens Advice Bureaux has established a risk management strategy and risk register. In brief the approach is to identify risks, rate them, and agree a strategy for avoiding or mitigating them and then reviewing the rating and effectiveness of mitigation. Day to day management of risk is delegated to the senior management team led by the Chief Executive.

The risk register was reviewed and agreed by the Trustee Board at its meeting on 29 July 2019. Each area was looked at in turn and the rating and response confirmed or amended.

A key external risk is loss of funding. The effects of this have been mitigated by the diversification strategies and control procedures in place, which have resulted in funding being secured from a variety of sources. Internal financial risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. Operational procedures are reviewed regularly to ensure that they still meet the needs of the charity.

The Trustees have also adopted an Information Risk policy to supplement the main risk management approach. This recognises the significance of information risks to the Bureau and its clients, especially since the launch of the Staffordshire Victim Gateway, and reflects the steps that are being taken to manage these risks. A new section has been added to the risk register to reflect the specific information risks that have been identified. This will be monitored quarterly by the senior management team.

7. STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of Staffordshire North & Stoke on Trent Citizens Advice Bureaux for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year, under that law the trustees have elected to prepare the financial statements in accordance with United

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the trustees must not approve the financial statements unless they are satisfied that they 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 the year. In preparing these financial statements, the trustees are required to:

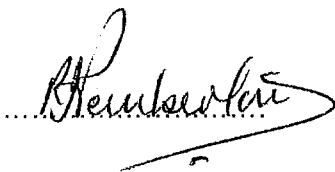
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that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

The trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and 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 auditor is 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 auditor is aware of that information.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities and in accordance with the provisions applicable to small companies under the Companies Act 2006.



R. J. Pemberton – Chair

Date 11/11/2019

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Independent auditors' report on the financial statements to the
Members of Staffordshire North and Stoke-on-Trent Citizens Advice Bureau

We have audited the financial statements of Staffordshire North and Stoke-on-Trent Citizens Advice Bureau for the year ended 31 March 2019 which comprise the Statement of financial activities (incorporating income and expenditure account), Balance sheet and Cash-flow statements 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, including Financial Reporting Standard for FRS 102. The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

Opinion on financial statements

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 2019 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 Auditor's 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

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report 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.

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Independent auditors' report on the financial statements to the

Members of Staffordshire North and Stoke-on-Trent Citizens Advice Bureau

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 there is a material misstatement in the financial statements or a material misstatement of the other information. 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.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and to take advantage of the small companies' exemption from the requirement to prepare a Strategic report or in preparing the Trustees' report

Respective responsibilities of Trustees and auditors

As explained more fully in the trustees' responsibilities statement page 11 and 12, 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.

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Independent auditors' report on the financial statements to the

Members of Staffordshire North and Stoke-on-Trent Citizens Advice Bureau

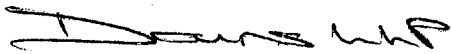
Auditor's responsibilities for the audit of the financial statements

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 an auditor's report 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.

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. This description forms part of our auditor's report

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's 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 members as a body, for our audit work, for this report, or for the opinions we have formed.



Jonathan Dudley (Senior statutory auditor)

For and on behalf of

Dains LLP

Chartered Accountants
Statutory Auditor

Suite 2, Albion House
2 Etruria Office Village
Forge Lane
Stoke on Trent
ST1 5RQ

Date: 14 November 2019

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Statement of financial activities for the year ended 31 March 2019
(incorporating income and expenditure account)

	Note	Unrestricted Funds 2019 £	Restricted Funds 2019 £	Total Funds 2019 £	As restated Total Funds 2018 £
Incoming from:					
Donations and Legacies	2	146,947	-	146,947	379,000
Charitable Activities	3	307,556	2,821,052	3,128,608	2,862,266
Other Trading Activities	4	19,467	-	19,467	18,227
Investment	5	194	-	194	12
Total income		474,164	2,821,052	3,295,216	3,259,505
Expenditure on:					
Raising funds	6	48,638	-	48,638	48,503
Charitable Activities	7,8	434,157	2,822,274	3,256,431	3,215,504
Total expenditure		482,795	2,822,274	3,305,069	3,264,007
Net income /(expenditure)		(8,631)	(1,222)	(9,853)	(4,502)
Transfers between funds		-	-	-	-
Net movement in funds		(8,631)	(1,222)	(9,853)	(4,502)
Reconciliation of funds					
Total funds brought forward	17	727,822	251,897	979,719	984,221
Total funds carried forward		719,191	250,675	969,866	979,719

There are no recognised gains or losses in the year, other than those included in the Statement of Financial Activities.

All income and expenditure derives from continuing activities.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Balance Sheet as at 31 March 2019 (company number 2402902)

	Note	2019 £	2018 £ As restated
Fixed assets			
Tangible assets	11	453,333	429,166
Current assets			
Debtors	12	240,816	204,350
Cash at bank and in hand		836,140	744,499
		<u>1,076,956</u>	<u>948,849</u>
Creditors – amounts falling due within one year	13	<u>(535,889)</u>	<u>(398,296)</u>
Net current assets		<u>541,067</u>	<u>550,553</u>
Creditors – amounts falling due after one year	14	<u>(24,534)</u>	<u>-</u>
Total net assets		<u>969,866</u>	<u>979,719</u>
The funds of the Charity			
Unrestricted funds	17	719,191	727,822
Restricted funds	17	250,675	251,897
Total charity funds		<u>969,866</u>	<u>979,719</u>

These financial statements are prepared in accordance with the provisions applicable to companies subject to the small companies' regime under the Companies Act 2006 and in accordance with Accounting and Reporting by Charities SORP (FRS102).

These accounts were approved by the Board on 11/11/2019 and signed on their behalf by:


.....

R.J. Pemberton - Chair

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Cash-Flow Statement as at 31 March 2019

	Note	2019 £	2018 £
Cash flows from operating activities			
Net cash provided by operating activities	25	123,878	460,777
Cash flows from financing activities	26	41,887	
Cash flows from investing activities:			
Interest income	5	194	12
Purchase of tangible fixed assets		(74,318)	(22,424)
Net cash provided by investing activities		(74,124)	(22,412)
Increase /(Decrease) in cash and cash equivalents in the reporting year		91,641	438,365
Cash and cash equivalents at the beginning of the reporting period		744,499	306,134
Cash and cash equivalents at the end of the reporting period	27	836,140	744,499

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2019

1. Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Company status

The Charity is a company limited by guarantee incorporated & domiciled in England & Wales. The members of the Charity are the Trustees named on page 2. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity. The Registered Office is Advice House, Cheapside, Hanley, Stoke on Trent, ST11HL.

b) Basis of preparation

The financial statements have been prepared in accordance with 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 the Republic of Ireland (FRS102) (effective 1 January 2015)-(Charities SORP (FRS102)), the Financial Reporting standard applicable in the UK and the Republic of Ireland (FRS102), and the Companies Act 2006. Staffordshire North and Stoke on Trent Citizens Advice Bureau constitutes a public benefit entity as defined by FRS102.

c) Going concern

The Trustees have reviewed and approved financial projections. The Trustees believe there are adequate resources which will enable the charity to meet its liabilities as they fall due for the foreseeable future. For this reason, the Trustees have adopted the going concern basis in preparing the financial statements.

d) Income

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

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the Charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Donated services or facilities are recognised when the Charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the company of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the volunteers is not recognised and refer to the Trustees' report for more information about their contribution.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2019

Accounting policies (Continued)

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the company which is the amount the company would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

e) Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Fundraising costs are those costs incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements. Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

f) Fixed assets and depreciation

Fixed assets are included at cost. Items are capitalised if it is considered that a long-term benefit will be derived from their purchase.

Depreciation is calculated so as to write off the cost of tangible fixed assets over their useful economic life at the following annual rates:

Freehold Property	- 2% Straight Line
Fixtures, fittings and equipment	- 20- 33.33 % on reducing balance basis
Leasehold property	- Over the term of the lease

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2019

Accounting policies (Continued)

g) Unrestricted fund

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

h) Restricted funds

Income received for restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated.

i) Designated funds

The trustees allocate designated funds out of unrestricted funds for specific purposes. The use of such funds is at the trustees' discretion.

j) Format and basis of financial statements

The charity does not seek to make a profit, nor can its results be measured by normal commercial criteria. In order that a true and fair view should be given in these financial statements, the trustees have set out on page 16 a statement of financial activities which shows the results for the year, but in a format other than the standard formats prescribed by the Companies Act 2006. In the opinion of the trustees, the format adopted provides greater clarity on the nature of the charity's activities and discloses the required information relating thereto.

k) Pension

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the profit and loss account in the period in which they are incurred.

l) Leased assets

Costs in respect of operating leases are charged on a straight line basis over the lease term

m) Debtors

Trade and other debtors are recognised at the settlement amount after any discount offered.

n) Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Accounting policies (Continued)

o) Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation.

p) Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains.

q) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank.

r) Termination benefits

Termination benefits are payable when employment is terminated by the charity before the normal retirement date, or whenever an employee accepts voluntary redundancy in exchange for these benefits.

The charity recognises termination benefits in the statement of financial activities when it is demonstrably committed to either (i) terminating the employment of current employees according to a detailed formal plan without the possibility of withdrawal, or (ii) providing termination benefits as a result of an offer made to encourage voluntary redundancy. Benefits falling due more than twelve months after the end of the reporting period are discounted to their present value.

s) Finance Lease

Assets obtained under finance lease and hire purchase contracts are capitalised as tangible fixed assets. Assets are depreciated over their useful lives. Obligations under such agreements are included in creditors net of the finance charge allocated to future periods. The finance element of the rental payment is charged to the SOFA and Charity funds so as to produce a constant periodic rate of charge on the net obligation outstanding in each period.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2019

2. Donation and legacies

	Unrestricted £	Restricted £	2019 Total £	2018 Total £
Grants	117,607	-	117,607	377,367
Donations	29,340	-	29,340	1,633
	<u>146,947</u>	<u>-</u>	<u>146,947</u>	<u>379,000</u>

In 2018, of the total income from Donations & legacies, £nil was to restricted funds and £379,000 was unrestricted funds.

3. Income from Charitable activities

	Unrestricted £	Restricted £	2019 Total £	2018 Total £
Grants and contract income receivable for charitable activity, advice and information				
Generalist Advice	215,621	97,440	313,061	30,574
Debt Advice	5,538	802,678	808,216	915,745
Specialist Advice	86,397	506,228	592,625	682,009
Partnership & Development	-	1,414,706	1,414,706	1,233,938
	<u>307,556</u>	<u>2,821,052</u>	<u>3,128,608</u>	<u>2,862,266</u>

In 2018, of the total income from charitable activities, £158,479 was to unrestricted funds and £2,703,787 was to restricted funds.

4. Other Trading Activities

	Unrestricted Funds £	Restricted Funds £	2019 Total £	2018 Total £
Training events	19,467	-	19,467	18,227

In 2018, of the other trading activities, £18,227 was to unrestricted funds and £nil was due to restricted funds.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2019

5. Investment income

	Unrestricted £	Restricted £	2019 Total £	2018 Total £
Bank interest	194	-	194	12

In 2018, of the total investment income, £12 was to unrestricted funds and £nil was due to restricted funds.

6. Expenditure on Raising Funds

	Unrestricted Funds £	Restricted Funds £	2019 Total £	2018 Total £
Costs of Generating funds	48,638	-	48,638	48,503

In 2018, of the total expenditure on raising funds £48,503 was to unrestricted funds and £nil was due to restricted funds.

7. Expenditure On Charitable activities

	Unrestricted Funds £	Restricted Funds £	2019 Total £	2018 Total £
General Advice	315,631	27,667	343,298	414,402
Debt Advice	5,288	802,928	808,216	863,757
Specialist Advice	113,238	541,108	654,346	709,947
Partnership & Development	-	1,450,571	1,450,571	1,227,398
	434,157	2,822,274	3,256,431	3,215,504

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2019

8. Analysis of Expenditure

Analysis of Expenditure on charitable activities	Activities undertaken directly	Direct Costs	Support Costs	2019 Total	2018 Total
		£	£	£	£
General Advice					
	Wages & salaries	281,259	20,919	302,178	349,647
	Staff & volunteers	10,241	790	11,031	23,229
	Office costs	7,739	8,763	16,502	20,502
	Premises costs	5,407	5,348	10,755	18,671
	Governance costs	-	1,443	1,443	2,177
	Other Costs	300	1,089	1,389	176
		304,946	38,352	343,298	414,402
Debt Advice					
	Wages & salaries	573,246	95,238	668,484	712,436
	Staff & volunteers	5,127	11,443	16,570	24,823
	Office costs	43,792	19,218	63,010	52,647
	Premises costs	2,665	54,955	57,620	56,771
	Governance costs	-	1,443	1,443	2,177
	Other Costs	-	1,089	1,089	14,903
		624,830	183,386	808,216	863,757
Specialist Advice					
	Wages & salaries	450,115	86,330	536,445	536,756
	Staff & volunteers	4,562	616	5,178	14,422
	Office costs	9,773	29,830	39,603	47,046
	Premises costs	-	34,400	34,400	57,400
	Governance costs	4,464	1,442	5,906	2,178
	Other Costs	31,725	1,089	32,814	52,145
		500,639	153,707	654,346	709,947
Partnership & Development					
	Wages & salaries	878,783	109,455	988,238	825,403
	Staff & volunteers	8,527	921	9,448	16,604
	Office costs	8,637	53,721	62,358	51,258
	Premises costs	41,276	497	41,773	53,945
	Governance costs	-	1,443	1,443	2,177
	Other Costs	346,222	1,089	347,311	278,011
		1,283,445	167,126	1,450,571	1,227,398
Total		2,713,860	542,571	3,256,431	3,215,504

In 2018, of the total resources expended £489,733 was to unrestricted funds and £2,725,771 was to restricted funds. In 2018 Support costs were 20% of total expenditure on charitable activities.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2019

9. Net movement in funds

	2019	2018
	£	£
This is stated after charging:		
Depreciation	50,151	50,331
Operating lease rentals	84,855	88,585
Auditors' remuneration:		
- Audit services	5,500	6,700

10. Staff costs

	2019	2018
	£	£
Wages and salaries	2,275,430	2,223,308
Social security costs	167,422	167,099
Redundancy costs	-	18,715
Relocation Expenses	-	7,162
Pension costs	81,060	60,302
Benefits	15,271	17,490
	2,539,183	2,494,076

	No.	No.
The average number of employees, analysed by function was:		
Charitable activities	132	132
Cost of generating funds	1	1
Management and administration of charity	2	2
	135	135

No employee received remuneration of more than £60,000 p.a.

Remuneration of £Nil (2018: £nil) was paid to the trustees during the year.

During the year, reimbursed expenses were paid to one Trustees amounting to £nil (2018:£nil).

The key management personnel of the Charity comprise the Chief Executive Officer and the five managers (2018: Four Managers). The total employee benefits of the key management personnel of the Charity were £231,581 (2018: £166,240).

Total redundancy payments during the year amounted to £Nil (2018: £18,715). No specific funding was received to cover redundancy payments.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2019

11. Tangible fixed assets

	Freehold property £	Leasehold property £	Fixtures, fittings and equipment £	Total £
Cost				
At the beginning of the year	140,449	811,203	531,071	1,482,723
Additions		60,910	13,408	74,318
At 31 March 2019	140,449	872,113	544,479	1,557,041
Depreciation				
At the beginning of the year	15,860	581,187	456,510	1,053,557
Depreciation	3,172	21,301	25,678	50,151
At 31 March 2019	19,032	602,488	482,188	1,103,708
Net book value at the beginning of the year	124,589	230,016	74,561	429,166
Net book value at the end of the year	121,417	269,625	62,291	453,333

The net book value of assets held under hire purchase contracts included above, are as follows:

	2019 £	2018 £
Fixtures, fittings and equipment	48,589	-

12. Analysis of debtors

	2019 £	2018 £
Trade debtors	81,016	84,866
Prepayments and accrued income	104,328	67,047
Other debtors	55,472	52,437
	240,816	204,350

13. Analysis of creditor < than 1 year

	2019 £	As restated 2018 £
Obligations under finance lease	16,990	-
Trade creditors	44,778	48,210
Payments received on account for contracts or performance related grants	6,090	9,111
Accruals & Deferred Income	283,880	288,533
Taxation and social security	150,206	42,035
Other creditors	33,945	10,407
	535,889	398,296

Staffordshire North and Stoke on Trent Citizens Advice Bureau
Notes to the financial statements for the year ended 31 March 2019

Deferred income	2019
	£
Deferred income 1 April 2018	168,656
Resources deferred during the year	221,566
Amount released from previous year	<u>(168,656)</u>
Deferred income 31 March 2019	<u>221,566</u>

Creditors includes £221,566 (2018: £168,656) of income which has been deferred into the following year due to the timing of the company's entitlement to the income. There are no unfulfilled conditions attached to the income at the balance sheet date.

The obligations under hire purchase contracts are secured on the assets acquired under those contracts

14. Analysis of creditors > than 1 year

	2019	2018
	£	£
Obligations under finance lease and hire purchase contracts	<u>24,534</u>	<u>-</u>

The obligations under hire purchase contracts are secured on the assets acquired under those contracts.

15. Analysis of net assets between funds – current year

	Unrestricted funds	Designated funds	Restricted funds	2019
	£	£	£	£
Tangible fixed assets	-	202,658	250,675	453,333
Net current assets	92,717	423,816	-	516,533
Net assets at 31 March 2019	<u>92,717</u>	<u>626,474</u>	<u>250,675</u>	<u>969,866</u>

Analysis of net assets between funds – prior year

As restated

	Unrestricted funds	Designated funds	Restricted funds	2018
	£	£	£	£
Tangible fixed assets	-	183,809	245,357	429,166
Net current assets	101,348	442,665	6,540	550,553
Net assets at 31 March 2018	<u>101,348</u>	<u>626,474</u>	<u>251,897</u>	<u>979,719</u>

16. Government Grants

	2019	2018
	£	£
Local government	137,424	315,672
Big Lottery Fund	<u>251,921</u>	<u>256,912</u>
	<u>389,345</u>	<u>572,584</u>

There are no unfulfilled commitments or other contingencies attached to the grants listed above that have not been recognised in income.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2019

17. Movements in funds – current year

	As restated				
	At 1 April 2018 £	Incoming resources £	Outgoing resources £	Transfers £	At 31 March 2019 £
Unrestricted funds					
General funds	101,348	342,379	351,010	-	92,717
Other income	-	50,599	50,599	-	-
LAA Fund	-	62,337	62,337	-	-
	101,348	455,315	463,946	-	92,717
Designated funds					
Fixed assets	183,809	18,849	-	-	202,658
Building repairs	50,000	-	-	-	50,000
Staffing costs	324,151	-	-	-	324,151
General contingencies	68,514	-	18,849	-	49,665
	626,474	18,849	18,849	-	626,474
Total unrestricted funds	727,822	474,164	482,795	-	719,191
Restricted Funds					
Aspire	-	8,415	8,415	-	-
Consumer Advice	36,624	633,405	649,933	-	20,096
Biddulph Town Council	-	25,000	25,000	-	-
Help to Claim	-	64,025	64,025	-	-
Help to Claim (Best Practice Lead)	-	11,451	11,451	-	-
DECC - Big Energy Saving Network	-	4,000	4,000	-	-
Refugee Action	-	3,000	3,000	-	-
Citizens Advice - Face to face debt advice	-	364,430	364,430	-	-
Citizens Advice - Energy Advice	-	34,000	34,000	-	-
VOICES (Housing)	-	12,900	12,900	-	-
Big Lottery Fund - Potteries Moneywise	-	155,302	155,302	-	-
Aspire Financial Capability	-	3,846	3,846	-	-
Keeping Women safe	-	13,900	13,900	-	-

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2019

17. Movements in funds – current year (Continued)

	As restated				
	At 1 April 2018	Incoming resources	Outgoing resources	Transfers	At 31 March 2019
Citizens Advice – IDMA	-	48,165	48,165	-	-
Arch - Refugee and Asylum project	-	118,000	118,000	-	-
Children in Need	-	30,639	30,639	-	-
Henry Smith	-	26,233	26,233	-	-
Staffordshire Commissioner - Restorative Justice	-	124,707	124,707	-	-
Challenge North Staffs	-	46,000	46,000	-	-
Victims and witnesses Fund	-	21,912	21,912	-	-
Staffordshire Commissioner - Staffordshire Victim Gateway	-	617,992	617,992	-	-
Voices	-	63,574	63,574	-	-
Big lottery Fund – Potts Gold	-	96,619	96,619	-	-
S.O.T Housing Advice Centre	-	150,000	150,000	-	-
NS Multiple Sclerosis Society	-	7,000	7,000	-	-
Oak foundation	-	37,422	37,422	-	-
EU Migrants	-	15,000	15,000	-	-
Comic Relief	-	45,513	45,513	-	-
Community Investment Fund	-	38,602	4,800	-	33,802
Big Lottery Fund – Office extension	193,814	-	14,968	-	178,846
Coalfields Refurbishment 1 (S-O-T)	6,978	-	273	-	6,705
Newcastle office refurbishment	14,481	-	3,255	-	11,226
Total restricted funds	251,897	2,821,052	2,822,274	-	250,675
Total funds	979,719	3,295,216	3,305,069	-	969,866

Movements in funds – prior year

	As restated			As restated	
	At 1 April 2017	Incoming resources	Outgoing resources	Transfers	At 31 March 2018
	£	£	£	£	£
Unrestricted funds					
General funds	56,518	377,367	332,537	-	101,348
Other income	-	39,073	39,073	-	-
LAA Fund	-	138,661	138,661	-	-
	56,518	555,101	510,271		101,348

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2019

Movements in funds – prior year (Continued)

	As restated			As restated	
	At 1 April 2017 £	Incoming resources £	Outgoing resources £	Transfers £	At 31 March 2018
Designated funds					
Fixed assets	183,192	617	-	-	183,809
Building repairs	50,000	-	-	-	50,000
Staffing costs	352,116	-	27,965	-	324,151
General contingencies	68,514	-	-	-	68,514
	653,822	617	27,965	-	626,474
Total unrestricted funds	710,340	555,718	538,236	-	727,822

Restricted Funds

Advice for Abbey	-	3,786	3,786	-	-
Consumer	40,112	622,066	625,554	-	36,624
Biddulph Town Council	-	25,000	25,000	-	-
S-O-T Housing Advice Centre	-	80,000	80,000	-	-
S-O-T Housing Debt Advice Service	-	67,249	67,249	-	-
DECC - Big Energy Saving Network	-	4,000	4,000	-	-
Citizens Advice - Face to face debt advice	-	336,221	336,221	-	-
Citizens Advice - Energy Advice	-	27,900	27,900	-	-
CO- Operative Working	-	128,460	128,460	-	-
Big Lottery Fund - Potteries Moneywise	-	163,866	163,866	-	-
Severn Trent Trust Fund - MYMW	-	18,488	18,488	-	-
Citizens Advice – IDMA	-	48,014	48,014	-	-
Arch - Refugee and Asylum project	-	103,897	103,897	-	-
Children in Need	-	23,478	23,478	-	-
Henry Smith	-	17,267	17,267	-	-
OPCC Restorative Justice	-	124,705	124,705	-	-
Challenge North Staffs	-	50,000	50,000	-	-
OPCC - Victims and witnesses Fund	-	21,912	21,912	-	-
OPCC - Staffordshire Victim Gateway	-	611,872	611,872	-	-
Voices (Benefits)	-	50,000	50,000	-	-
Big lottery Fund – Potteries Gold	-	93,046	93,046	-	-
NS Multiple Sclerosis Society	-	7,000	7,000	-	-
Oak foundation	-	13,153	13,153	-	-

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2019

S-O-T CC - WWR Fin Cap	-	21,140	21,140	-	-
Comic Relief	-	41,267	41,267	-	-
Big Lottery Fund –					
Office extension	208,782	-	14,968	-	193,814
Coalfields Refurbishment 1 (S-O-T)	7,251	-	273	-	6,978
Newcastle office refurbishment	17,736	-	3,255	-	14,481
Total restricted funds	273,881	2,703,787	2,725,771	-	251,897
Total funds	984,221	3,259,505	3,264,007	-	979,719

18. Purposes of funds

General Funds:

- General funds - Unrestricted funds received from Stoke-on-Trent City Council, Staffordshire Moorlands DC and Newcastle-Under-Lyme Borough Council used to finance advice services in Stoke on Trent and North Staffordshire.
- Other Income - Unrestricted income from a range of sources, some of which is self-generated. Fees paid by individual clients for
- LAA Fund - Immigration Legal services. This is a pilot with temporary approval from Citizens Advice.
Funds received from the LAA under contract to provide social welfare law casework.

Designated Funds:

- Fixed assets - A fund set up to assist in identifying those funds that are not free funds and which represent the net book value of unrestricted fixed assets.
- Buildings repairs - To cover any unexpected major repairs to the premises at Advice House or any other premises where we are responsible for repairs.
- Staffing costs - To cover, where any of these are not payable under a funding agreement, the costs of meeting staff redundancy entitlements and of providing resources should the services provided by the bureaux be affected by sickness or absence of staff or any other additional staffing costs.
- General contingencies - To cover additional and unexpected expenses not covered by either of the other three funds.

Restricted funds:

- Advice for Abbey - A restricted fund provided by the Bucknall Partnership to provide outreach advice in Abbey Hulton.
- Comic Relief - A fund provided Comic Relief to provide financial capability training to deaf and hearing-impaired people.
- Co- operative Working - A fund provided by Stoke-on-Trent City Council to fund a pilot project offering debt casework as part of the Cooperative Working initiative.
- S-O-T Housing Debt Advice Service - Funds received from Stoke-on-Trent Council to provide Debt advice to city council tenants in rent arrears.

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Notes to the financial statements for the year ended 31 March 2019

Children in Need	- Funds to expand the work we do with refugee and migrant families supporting them to access education.
S-O-T WWR FINCAP	- A fund provided by the Stoke-on-Trent Wider Welfare Reform Group to provide financial capability training to people making multiple claims for Discretionary Housing Payments and other crisis funds, to help them manage their money better and rely less on short-term payments.
DECC – Big Energy Saving Network	- Funds from the DECC to support an energy saving network to assist consumers getting a good deal on their energy
Citizens Advice – Face to Face Debt Advice	- A restricted fund provided by the Money Advice Service via Citizens Advice to provide face to face debt advice to people facing financial exclusion.
Citizens Advice – Energy Advice	- Funds received from Citizens Advice under the Energy Best Deal, Energy Best Deal extra and Big Energy Saving Week projects to help people get a better deal on their energy.
Consumer	- A fund provided by Citizens Advice (from a grant from BEIS) to establish a contact centre from which to deliver part of the national consumer Helpline.
Big Lottery Fund – Potteries Moneywise	- Funds received and accrued to run the Potteries Moneywise financial capability project under the Improving Financial Confidence Investment.
Severn Trent Trust Fund - MYMW	- Funds received to run the Making Your Money Work service offering advice and mentoring to people with water debt.
Citizens Advice – IDMA pilot	- Funds from Citizens Advice to deliver debt advice via webchat
ARCH Refugee & Asylum project	- A restricted fund provided by Stoke-on-Trent City Council and administered by ARCH North Staffs to provide information, advice and representation to refugees and asylum seekers dispersed by the Home Office to North Staffordshire.
Challenge North Staffs	- Funds received from various sources, including SOT CC and Staffs County Council to support the work of CNS
Staffordshire Commissioner/Victims and Witnesses Fund	- A restricted fund provided by the Staffordshire Commissioner & Police force under the Victims and Witnesses Fund to CNS to support outreach work to engage with the victims of hate crime.
Staffordshire Commissioner/ Staffordshire Victim Gateway	- Funds from the Staffordshire Commissioner to fund the Staffordshire Victim Gateway.
Voices (Benefits)	- Funds received to provide benefits advice and training to people working with the Voices project in Stoke, provided by the Big Lottery Fund's Fulfilling Lives Investment.
Big Lottery Fund – Potteries Gold	- Funds received and accrued to deliver the Potteries Gold project to support people affected by welfare reform in Stoke-on-Trent.
NS Multiple Sclerosis Society	- A restricted fund provided by the NS MS Society to support advice to people affected by Multiple Sclerosis.
Henry Smith	- Funds to provide additional support to asylum seeking families especially around accessing education,

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Notes to the financial statements for the year ended 31 March 2019

Staffordshire Commissioner/ Restorative Justice	-	healthcare and legal entities. A fund provided by the Police and Crime Commissioner for Staffordshire to establish a Hub to coordinate, support and deliver victim led restorative justice across Staffordshire
Oak Foundation	-	Funds to carry out research into new ways of tackling financial exclusion in Stoke-on-Trent and Newcastle-under-Lyme.
National Lottery Fund Office Extension	-	Funds provided by the National Lottery Fund Community Fund to build the extension to Advice House.
Coalfields Refurbishment 1 (Hanley)	-	A restricted fund from the Coalfields Regeneration Trust to refurbish parts of our building to improve access and enable us to support more projects
Newcastle Office Refurbishment	-	A fund provided by Citizens Advice and the Coalfields Regeneration trust for refurbishment of the premises in Newcastle and a new telephone system.
Biddulph Town Council	-	To provide a Citizens advice service in Biddulph.
SOT Housing Advice Centre	-	Funds received from Stoke-on-Trent City Council to prevent homelessness by providing specialist debt and housing advice.
VOICES (Housing)	-	Funds received to provide housing advice and training to people working with the Voices project in Stoke, provided by the Big Lottery Fund's Fulfilling Lives Investment.
Help to Claim	-	Funds provided by Citizens Advice to help residents claim Universal Credit
Help to Claim (Best Practice Lead)	-	Funds provided by Citizens Advice to host a Best Practice lead for the North Midlands area, to collate and share best practice amongst the local Help to Claim services and contribute to national initiatives.
EU Migrants	-	A restricted fund provided by Stoke-on-Trent City Council to provide benefits advice to EU migrants resident in Stoke-on-Trent.

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Notes to the financial statements for the year ended 31 March 2019

Purposes of funds (continued)

Aspire	-	Funds provided by Aspire Housing to provide digital assistance to their residents
Aspire Financial Capability	-	Funds provided by Aspire Housing to provide financial capability training to their residents
Keeping Women Safe	-	Funds provided by the Staffordshire Commissioner for Police, Fire Rescue and Crime to fund work to support women with no recourse to public funds who are at risk of exploitation.
Community Investment Fund	-	Funds provided by Stoke-on-Trent City Council to contribute to investments in our IT capacity
Refugee Action	-	Funds provided by Refugee Action to support volunteers working with refugees and asylum seekers in Stoke-on-Trent.

19. Financial Commitments

Capital Commitments

There were no capital commitments at the balance sheet date.

Operating lease commitments

At 31 March 2019 the total of the charity's future minimum lease payment operating leases are as follows:

	2019 £	2018 £
Land and buildings		
Less than one year	68,809	68,809
Between two to five years	249,011	249,011
Greater than five years	291,938	331,188
	609,758	649,008
Other assets		
Less than one year	16,046	17,080
Between two to five years	59,842	31,011
Greater than five years	-	-
	75,888	48,091

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Notes to the financial statements for the year ended 31 March 2019

20. Pension commitments

The company operates a defined contribution workplace pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £81,060 (2018: £60,302). There were £13,054 outstanding contributions at 31 March 2019 (2018: £10,407).

21. Control relationship

The company is controlled by the Trustees, who are all directors of the company.

22. Related party transactions

No related party transactions took place in the period of account.

23. Critical accounting judgements and estimates.

The preparation of financial statements requires the use of certain critical accounting estimates. It also requires trustees to exercise their judgement in the process of applying accounting policies. Use of available information and application of judgement are inherent in the formation of estimates. Actual outcomes in the future could differ from such estimates. The areas involving a higher degree of judgement, or complexity, or areas where assumptions and estimates are significant to the financial statements are set out below.

Judgements

The key judgement that the management has made in the process of applying the charities accounting policies relates to the calculation of accrued and deferred income specific to each project. Each project has a separate cost centre in the accounting system which allows for incomes and costs specific to each project to be identified separately thus providing a basis for accurate calculation of accrued and deferred income.

In determining the allocation of expenditure between activities, a detailed review of direct and indirect costs is undertaken by the management. Judgments are made allocating indirect costs to activities according to a percentage basis adjusted to reflect the specific characteristics of projects.

Estimation Uncertainty

The trustees consider that the cost centre accounting outlined above provides a sound framework for accurate accounting and thus there is not considered to be any significant uncertainty in the carrying figures at the end of 2019.

24. Agency arrangement

The Charity has acted as an agent during year. The total amount of funds received during the year amounted to £Nil (2018 £Nil) and the amount of funds paid during the year amounted to £ 39,004 (2018: £56,640). The balance of funds held by the Charity as agent, in the form of a bank deposit, as at 31 March 2019 was £1,755 (2018: £40,760).

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Notes to the financial statements for the year ended 31 March 2019

25. Reconciliation of cash flows from operating activities

	2019	2018
	£	£
Net (expenditure)/ Income for the reporting period	(9,853)	(4,502)
Add Depreciation	50,151	50,331
Less Interest Income	(194)	(12)
(Increase)/Decrease in debtors	(36,466)	491,696
Increase /(Decrease) in creditors	120,240	(76,736)
Net cash provided by operating activities	123,878	460,777

26. Cash flow from financing activities

	2019	2018
	£	£
New finance leases	52,060	-
Repayment of borrowings	(10,173)	-
	41,887	-

	2019	2018
	£	
27. Analysis of cash at bank and in hand		
Cash at bank and in hand	836,140	744,499
Total cash & cash equivalents	836,140	744,499

28. Prior Year Adjustment

The Charitable company has restated opening reserves and creditors at 1 April 2017, to reflect an additional accrual that related to the year ended 31 March 2016. As a result, the creditors balance at 31 March 2018 has increased by £66,486, with a corresponding reduction in reserves brought forward. This adjustment has not impacted upon the previously reported deficit for the year ended 31 March 2018.