

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

**FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**COMPANY NO. 2402902**

**CHARITY NO. 1001204**

# **Staffordshire North and Stoke on Trent Citizens Advice Bureaux**

## **Report of the Directors and Trustees**

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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 2024.

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

Trustees and Directors:

M Grahamslaw (Chair)  
J. Pemberton (resigned 7/8/24)  
J. Davies  
R. Holt  
B. Lawton  
E. Porteous (resigned 7/10/24)  
A. Powner (resigned 25/11/24)  
C. Brady  
A. Kazmi (resigned 17/7/23)  
T. Hall (resigned 20/5/24)  
D. Ware  
S. Willins  
M. Styles  
K. Hoptroff  
S. Dawson  
S Kazmi (appointed 22/4/24)  
P Haddock (appointed 29/7/24)

Chief Executive and  
Company Secretary:

S. Harris (resigned 31/3/24)  
C Browne (appointed 1/4/24)

Registered Office:

Advice House  
Cheapside  
Hanley  
Stoke on Trent  
Staffordshire  
ST1 1HL

Bank:

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

Auditors:

Dains Audit Limited  
2, Etruria Office Village,  
Forge Lane  
Etruria,  
Stoke-on-Trent

## 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 April 2023 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 that 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 Staffordshire North and Stoke on Trent Citizens Advice Bureaux Report of the Directors and Trustees 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

Having had due regard to the guidance issued by the Charity Commission, the Trustees believe that the strategic direction the organisation pursues demonstrates that they comply with their duty under the Charities Act regarding delivering public benefit.

### 3. ACHIEVEMENTS AND PERFORMANCE: DELIVERING PUBLIC BENEFIT

**Outreach Work:** during the COVID-19 pandemic all our face-to-face services were suspended, including our outreach services. These have been slower to resume than we had hoped, although several of our projects continue to operate on an outreach basis, notably Potteries Moneywise and the Citywide Debt Advice Services in Stoke-on-Trent.

More people contacted us for help with debt than any other single issue. During 2023-24 we helped at least 13,364 unique individuals with 24,107 Debt Issues. Given the increasing pressure on household budgets from stagnant wages and dramatic cost-of-living increases, it is hardly surprising that we saw more debt clients than we have ever seen before.

Reported debt rose from £30,300,563 (31% priority/69% non-priority) in 2022-23 to £111,435,847 (34% priority/66% non-priority). We also saw a large increase in the number of benefits issues, with Universal Credit queries rising by 115% and other welfare benefit issues rising by 102%, with an overall benefits issue increase of 109%. Household Support Fund payments featured prominently, and utility issues rose once more.

Charitable support and Foodbanks feature prominently in the list of issues raised, again indicating how the crisis has affected local people and driven new demands for advice. Housing and Consumer were also significant areas of work.

**Benefits Advice:** during 2023-24 it was estimated that Stoke-on-Trent residents could be losing out collectively on between £30 and £100 million per year in unclaimed entitlements. One of the biggest issues affecting residents was the cost of energy. Stoke-on-Trent suffers from the second-highest rate of fuel poverty in the country at 22.9 per cent, behind Birmingham with 23.2 per cent. Funding from Stoke-on-Trent City Council enabled us to continue to deliver our Money MoTs project, starting in Meir, one of the areas of highest need.

**New Migrants:** we continued to provide advice to a range of new migrants, including those established in the local area and those newly arrived, especially the Afghan refugees temporarily accommodated in Clayton under the resettlement scheme where we worked in partnership with Refugee Action to provide support. Early in the year we started to support refugees resettled from Ukraine under the two schemes, including distributing welcome payments on behalf of the local authority, alongside advice. Later in the year the contingency hotels opened in the city boosted demand for our service.

**Disabled people:** traditionally disabled people have approached us for advice over sickness and disability benefits. The suspension of medical assessments and thus decisions on entitlement saw a huge drop in the demand for this type of advice; however, the switch to remote advice and increased phone services have enabled disabled people with a range of other problems to access advice. 31% of people seeking advice had a long-term illness or disability.

**Victims of Crime:** alongside our mainstream advice services, we have been the principal source of support for victims of crime in Staffordshire, since 2015. The Staffordshire Victim Gateway and

## Staffordshire North and Stoke on Trent Citizens Advice Bureaux

### Report of the Directors and Trustees

Restorative Justice Service (delivered in partnership with Citizens Advice Staffordshire South-West) is a unique service within the wider Citizens Advice network.

Since October 2021 we have also delivered Uniting Staffordshire Against Hate, the first countywide service targeted at supporting victims of hate crime and providing training to front-line staff. Both services are commissioned by the Staffordshire Police, Fire and Crime Commissioner. In 2023/24 we provided 48,347 victims of crime with advice and information, with 629 going on to receive more in-depth support, right up to attending a court hearing.

**Strategic Partnerships:** we continued to be represented 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 Staffordshire and interagency groups delivering 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; in particular, we have highlighted the impact of the cost-of-living crisis on local people. We also contributed to the "Stronger Together Through Winter" initiative launched by Stoke-on-Trent City Council to support vulnerable people during the winter and the 'Here to Help' initiative launched by Staffordshire County Council in Newcastle-under-Lyme.

**Research & Campaigning:** we contributed evidence to several Citizens Advice national issues, by submitting evidence forms. We participated in Big Energy Saving Week, by offering online energy advice events and raising consumer awareness of both issues across North Staffordshire. We have raised many social policy issues locally with service providers, including the Community Energy Scheme, where we continue to work with partners and regulators to improve the running of the scheme.

**Equality & Diversity:** we maintained levels of diversity amongst staff and volunteers, whilst sustaining our services to excluded groups such as refugees and people seeking asylum, victims of discrimination and victims of crime. We worked closely with other local and regional agencies to address issues affecting these groups

**Activities:** to achieve our objectives we provided advice, information and support to the public throughout 2023/24. These services were provided from our main offices and from a range of community locations across the area. 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.

In 2023/24 Citizens Advice Staffordshire North & Stoke-on-Trent:

- provided full advice via our mainstream services and the national debt hub to 24,107 people (21,270 in 2022/23);
- dealt with 93,332 brand new advice issues (65,429 in 2022/23);
- advisers helped 7,932 people with issues around benefits entitlement (1,682 in 2022/23);
- debt advisers helped 27,117 people with debts totalling £110,866,703 (£30,300,563 in 2022/3);

## Staffordshire North and Stoke on Trent Citizens Advice Bureaux

### Report of the Directors and Trustees

- 2,367 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, and energy related funding.
- Housing Team provided specialist housing advice and casework to 1,617 people (up from 460 in 2022/23).
- helped people access £25,500,314 of extra income and other financial gains (£6.4m in 2022/23);
- helped people benefit from £17,381,474 of written off debt, mainly through Debt Relief Orders (DROs) (£6.2m in 2022/23);
- provided advice and information to 48,347 victims of crime (37,368 in 2022/23); and
- provided in depth support to 629 victims and a further 365 victims of hate crime.

We have maintained our support to people facing serious welfare benefits problems; our work with Changing Futures, which took over from VOICES, is the main example of this. We also have a partnership with the MS Society. The Potteries Moneywise Project, funded by the National Lottery Community Fund until July 2027 is helping us to increase the knowledge and understanding of welfare reforms amongst local people. We were able to increase the amount of advice work given using money secured by national Citizens Advice to help with the cost-of-living crisis, while we sought longer term continuation funding.

Universal Credit is our second largest category of work, reflecting the work done through Help to Claim during the final quarter of the year. We have continued to work with the Financial Inclusion Group to coordinate initiatives across Stoke and Newcastle aimed at relieving the cost-of-living crisis, especially where energy costs are concerned. We have been fortunate to secure additional funding through the Energy Redress Fund and British Gas Energy Trust to enable us to meet additional demands.

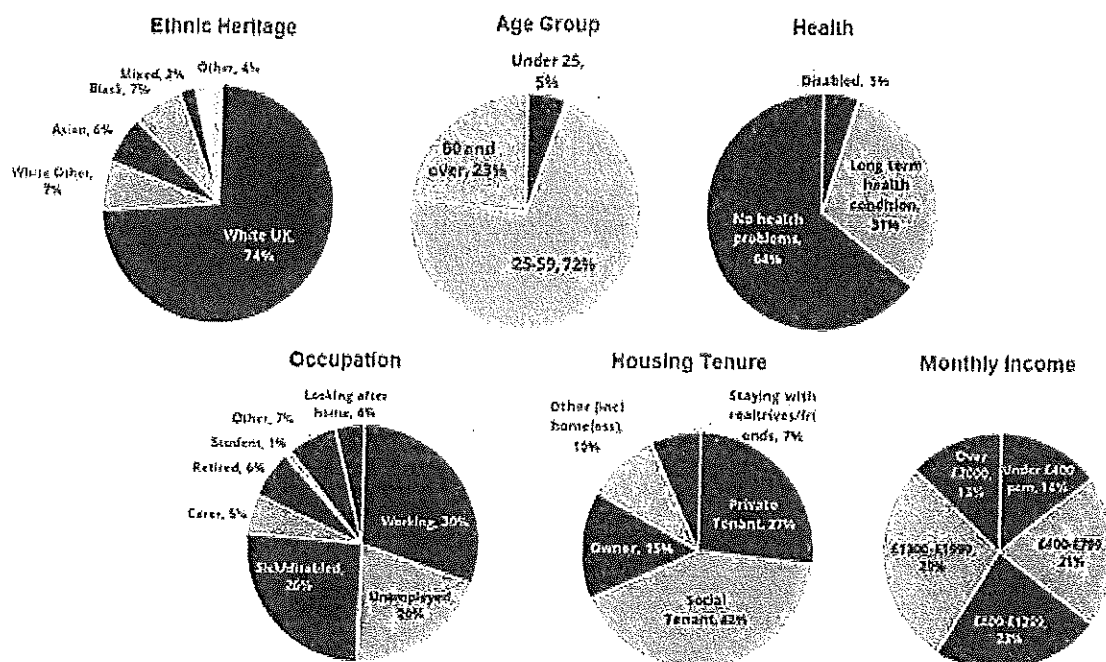
Housing queries increased again as landlords recover arrears that have accrued during the Covid-19 lockdowns and seek to raise rents to offset their mortgage costs. These increases are perfectly legal but because they increase the gap between the rent and the available support (which has been frozen for many years) many private rents are becoming less and less affordable, increasing the risk of eviction.

Immigration and asylum enquiries picked up too especially with the arrival of refugees from Afghanistan and Ukraine, followed by the opening of the contingency hotels within Stoke.

**Our Service Users:** the following enquirer profile for local service delivery shows that the people we see tend to be poorer, not in regular work or training and with a long-term health condition, at the same time as living in rented accommodation (typically social housing).

## Staffordshire North and Stoke on Trent Citizens Advice Bureaux

### Report of the Directors and Trustees



#### 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 £221,520 for the financial year 2023/24. We still continue with the challenges we experience of recruiting and retaining volunteers.

**Achievement of Our Objectives:** the charity is 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 charity is also aware of the principal strategic issues that will affect the achievement of its objectives and 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 Aid Agency, the Money & Pensions Service and Citizens Advice (National).

#### 4. FUTURE PLANS

Citizens Advice Staffordshire North & Stoke on Trent updated its strategic plan in April 2023. The plan now extends to cover the whole of North Staffordshire and continues to focus on the themes of:

**ACCESS** - to increase access to advice and support by redesigning our client journey and channel mix to ensure we build on recent learning to deliver services that **MAKE IT EASIER** for people to get advice by utilising a multi-channel approach balancing face to face, telephone, webchat and email; delivering more advice in partnership; and where necessary shifting the emphasis between channels (e.g., increasing the number of Adviceline calls we can answer); **MAINTAIN** or increase the range and depth of advice we give (including restating our belief that good quality generalist advice is essential to promoting access), opening up new areas of advice and maintaining specialist capacity to support



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generalist advice or deal with more serious problems; and **MEET THE NEEDS** of excluded groups, especially those unable to engage remotely or digitally through inclusive services that address the barriers to access, while ensuring clients from minoritised communities receive the services they need. **COLLABORATE WITH PARTNERS** to include advice alongside other specialisms to provide a complete package of support for particular client groups. **SUPPORT & ENABLE** people to develop the skills and confidence to manage life situations more effectively and allow us to **INTERVENE EARLIER** before problems become acute.

**EQUALITY, DIVERSITY & INCLUSION:** maintaining and enhancing our reputation as a champion of equality, diversity and inclusion by - ensuring that the services we offer are inclusive. Where we can, **REMOVING BARRIERS** (physical and attitudinal) that prevent people accessing advice. Recruiting a **DIVERSE WORKFORCE** of paid staff, volunteers and trustees. Ensuring our own staff and volunteers' **MODEL GOOD PRACTISE** in promoting equality and celebrating diversity.

**RESILIENCE:** to achieve the other objectives in this plan we need to be a resilient organisation. To do this we will - maintain our strong financial position by continuing to **BUILD RESERVES** and ensure adequate liquidity through strong financial management. Ensure a reconfigured operating model continues to offer **VALUE FOR MONEY** to funders and allows us to operate efficiently and effectively. Increase the amount of self-generated income and **DIVERSE INCOME SOURCES** to reduce our reliance on diminishing public funds. Maintain effective and fit for purpose **ICT INFRASTRUCTURE** that allows us to take advantage of opportunities and changed behaviour following the pandemic. Demonstrate **EXCELLENT GOVERNANCE**, leadership and management, and support those in such roles to do so. Ensure staff and volunteers are **WELL TRAINED**, supported and developed.

**INFLUENCE:** we will address poverty and inequality by Influencing policy makers and service providers locally and nationally by - participating in **NATIONAL CAMPAIGNS** within and outside the Citizens Advice service that seek to change the issues that affect our clients. Influencing the emerging strategic framework for the Citizens Advice service so that it **MEETS THE NEEDS** of our clients. Running local campaigns to **EFFECT CHANGE** on a local scale and improve service provision. Influencing partners by modelling good practice and constructive and positive engagement in partnership initiatives. Using our learning from both ours and our **CLIENTS' EXPERIENCES** to influence the strategies and services of partners across the public and third sectors. Feeding into a wide range of public policy issues into debates and as the basis for our campaigning activities. We will continue to influence the practice of partners and increase their understanding and knowledge of social welfare law and its impact on clients' lives through training, hosting student placements and supporting the skills development of other front-line staff.

### 5. FINANCIAL REVIEW

There was a net inflow of funds in 2023/24 of £223,626. This represented a net inflow on unrestricted funds of £119,880 and a net inflow of restricted funds of £103,746. The Trustee Board recognises the need to provide for risks such as redundancy and building repairs and have decided to designate our surplus funds as follows: £100,000 towards buildings, £50,000 towards general contingencies and £400,000 towards the cost of potential redundancies.

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**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 £1,000,000 will be adequate. Within this total, they have also designated funds for the following purposes; staffing costs (mainly redundancy costs), buildings, IT Reprovision 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 3 years ahead (although they recognise the difficulty of this in the current climate) and will ensure that this 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 continued to support the core advice service. Newcastle-under-Lyme Borough Council, Staffordshire Moorlands District Council and Biddulph, Cheadle and Leek Town Councils 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 and is becoming a major source of funding.

Additionally project-specific funding was received from a wide range of sources who are detailed at notes 16 and 17 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, Fire and Crime Commissioner for Staffordshire. The charity did not have any borrowings from either provider 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. **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. As at 31<sup>st</sup> March 2024 the company had 15 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.

## Staffordshire North and Stoke on Trent Citizens Advice Bureaux

### Report of the Directors and Trustees

The charity commenced operations on 11th 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 transferred to the company. In January 2023 the assets of Citizens Advice Cheadle and Leek Citizens Advice were transferred into the charity.

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, 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 observe activities 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 organisation's financial position and advises the Management Team on issues of fundraising and financial management. The Personnel sub-committee considers issues relating to staffing matters and advises the Management Team on personnel issues. The Officers group advises the Chief Executive on strategic issues, takes responsibility for governance issues and organisational development. The Estates Committee 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.

## Staffordshire North and Stoke on Trent Citizens Advice Bureaux

### Report of the Directors and Trustees

**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, 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 31<sup>st</sup> July 2024. Each area was looked at in turn and the rating and response confirmed or amended. A key external risk is the 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 current risk assessments and risk register also address the residual risks associated with the COVID-19 pandemic and include the measures we have taken to ensure we operate in a way that minimises the risks to employees, volunteers and clients. 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 organisation and its clients, especially the Staffordshire Victim Gateway, and reflects the steps that are being taken to manage these risks. A section in the risk register reflects the specific information risks that have been identified.

**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 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.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

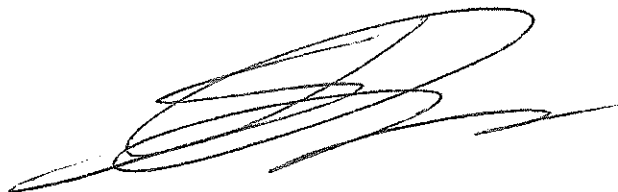
Report of the Directors and Trustees

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 2019 and in accordance with the provisions applicable to small companies under the Companies Act 2006.



S. Dawson (Treasurer of the Trustee Board)

Date: 29/01/2025

## **Independent Auditor's report on the financial statements to members of Staffordshire North & Stoke on Trent Citizens Advice bureaux**

### **Opinion**

We have audited the financial statements of Staffordshire North and Stoke-on-Trent Citizens Advice (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and related notes to the financial statements, including 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 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (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 2024, 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**

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.

**Independent Auditor's report on the financial statements to members of Staffordshire North & Stoke on Trent Citizens Advice bureaux**

**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. The trustees are responsible for the other information. 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 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 for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustee's 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 trustees' report.

We have nothing to report in respect of the following matters in relation to which 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 directors' 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 take advantage of the small companies' exemption from the requirement to prepare a strategic report.

## **Independent Auditor's report on the financial statements to members of Staffordshire North & Stoke on Trent Citizens Advice bureaux**

### **Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement set out on page 12 and 13, 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.

### **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.

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 specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

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 senior statutory auditor 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 charitable company through discussions with directors and other management, and from our commercial knowledge and experience of the sector;
- 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 charitable company, including the financial reporting legislation, Companies Act 2006, taxation legislation, anti-bribery, employment, and environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.



## **Independent Auditor's report on the financial statements to members of Staffordshire North & Stoke on Trent Citizens Advice bureaux**

We assessed the susceptibility of the company'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 set out in Notes 1 and 22 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;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the charitable company's legal advisors.


Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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 Auditors' report.

**Independent Auditor's report on the financial statements to members of Staffordshire North & Stoke on Trent Citizens Advice bureaux**

**Use of this 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 Audit Limited  
Statutory Auditor  
Chartered Accountants  
Suite 2, Albion House  
2 Etruria Office Village  
Forge Lane  
Stoke-on-Trent  
ST1 5RQ

Date: 31 January 2025

**Independent Auditor's report on the financial statements to members of Staffordshire North &  
Stoke on Trent Citizens Advice bureaux**

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Incoming from:					
Donations and Legacies	2	174,296	-	174,296	317,526
Charitable Activities	3	594,102	6,044,547	6,638,649	4,603,950
Other Trading Activities	4	4,200	-	4,200	4,456
Investment Income	5	50	-	50	47
<b>Total Income</b>		<b>772,648</b>	<b>6,044,547</b>	<b>6,817,195</b>	<b>4,925,979</b>
Expenditure on:					
Raising Funds	6	65,778	-	65,778	58,063
Charitable Activities	7,8	586,990	5,940,801	6,527,791	4,583,286
<b>Total Expenditure</b>		<b>652,768</b>	<b>5,940,801</b>	<b>6,593,569</b>	<b>4,641,349</b>
<b>Net Income/ (expenditure)</b>		<b>119,880</b>	<b>103,746</b>	<b>223,626</b>	<b>284,630</b>
Being Net Income/ (expenditure) from ongoing activities during the year		119,880	103,746	223,626	98,797
Other income relating to assets transferred from other charities		-	-	-	185,833
<b>Net movement in funds</b>		<b>119,880</b>	<b>103,746</b>	<b>223,626</b>	<b>284,630</b>
Reconciliation of funds					
<b>Total funds brought forward</b>	16	<b>1,674,487</b>	<b>137,147</b>	<b>1,811,634</b>	<b>1,527,004</b>
<b>Total funds carried forward</b>		<b>1,794,367</b>	<b>240,893</b>	<b>2,035,260</b>	<b>1,811,634</b>

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 2024 (company number 2402902)**

	Note	2024 £	2023 £
<b>Fixed assets</b>			
Tangible assets	11	392,989	393,726
<b>Current assets</b>			
Debtors	12	1,004,055	1,307,679
Cash at bank and in hand		1,643,319	1,165,289
		<u>2,647,374</u>	<u>2,472,968</u>
Creditors - amounts falling due within one year	13	<u>(1,005,103)</u>	<u>(1,055,060)</u>
<b>Net current assets</b>		<u>1,642,271</u>	<u>1,417,907</u>
<b>Total net assets</b>		<u>2,035,260</u>	<u>1,811,634</u>
<b>The funds of the Charity</b>			
Unrestricted Funds	16	1,794,367	1,674,487
Restricted Funds	16	240,893	137,147
<b>Total charity funds</b>		<u>2,035,260</u>	<u>1,811,634</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 (FRS 102).

These accounts were approved by the Board on 29/01/2025 and signed on their behalf by :



S. Dawson (Treasurer of the  
Trustee Board)

Date: 29/01/2025

**Staffordshire North and Stoke on Trent Citizens Advice Bureaux**  
**Cash-Flow Statement for the year ended 31 March 2024**

	Note	2024 £	2023 £
<b>Cash flows from operating activities</b>			
Net cash provided / (used in) by operating activities	24	549,707	(104,477)
<b>Cash flows from financing activities:</b>	25	0	0
<b>Cash flows from investing activities:</b>			
Interest income	5	50	47
Purchase of tangible fixed assets	11	(71,727)	(22,701)
<b>Net cash used in investing activities</b>		(71,677)	(22,654)
<b>Increase /(Decrease) in cash and cash equivalents in the reporting year.</b>		<b>478,030</b>	<b>(127,131)</b>
<b>Cash and cash equivalents at the beginning of the reporting year</b>		<b>1,165,289</b>	<b>1,292,420</b>
<b>Cash and cash equivalents at the end of the reporting year</b>	26	<b>1,643,319</b>	<b>1,165,289</b>

	2023	Cash Flows	Other Changes	2024
<b>Analysis of changes in net debt</b>				
Short term borrowing	-	-	-	-
Total liabilities	-	-	-	-
Cash & cash equivalents	1,165,289	478,030	-	1,643,319
<b>Total net debt</b>	<b>1,165,289</b>	<b>478,030</b>	<b>-</b>	<b>1,643,319</b>

**Staffordshire North and Stoke on Trent Citizens Advice Bureaux**  
**Notes to the financial statements for the year ended 31 March 2024**

**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 and domiciled in England & Wales. The members of the Charity are the Trustees named on page 3. 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 ST1 1HL.

**b. Basis of preparation**

The Charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice application to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, The Companies Act 2006 and UK Generally Accepted Accounting Practice.

The Financial Statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £. The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

**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 been met, then the legacy is treated as a contingent asset and disclosed if material

## Staffordshire North and Stoke on Trent Citizens Advice Bureaux

### Notes to the financial statements for the year ended 31 March 2024

#### Accounting policies (continued)

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.

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. 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.

Funding costs are those costs incurred in seeking voluntary contributions and do not include the cost 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:

**Staffordshire North and Stoke on Trent Citizens Advice Bureaux**  
**Notes to the financial statements for the year ended 31 March 2024**

**Accounting policies (continued)**

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

**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 20 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.



## Staffordshire North and Stoke on Trent Citizens Advice Bureaux

### Notes to the financial statements for the year ended 31 March 2024

#### Accounting policies (Continued)

**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.

**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 service 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 2024**

<b>2. Donations &amp; Legacies</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024</b>
			<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Grants</b>	173,383	-	173,383
<b>Donations</b>	913	-	913
	<b>174,296</b>	<b>-</b>	<b>174,296</b>
	<b>Unrestricted</b>	<b>Restricted</b>	<b>2023</b>
			<b>Total</b>
	<b>£</b>	<b>£</b>	
Grants	130,465	-	130,465
Donations	1,228		1,228
Income from Leek & Cheadle	185,833	-	185,833
	<b>317,526</b>	<b>-</b>	<b>317,526</b>
<b>3. Income from charitable activities</b>	<b>Unrestricted</b>	<b>Restricted</b>	<b>2024</b>
	<b>£</b>	<b>£</b>	<b>Total</b>
			<b>£</b>
Grants and contract income receivable for charitable activity, advice and information			
Generalist Advice	467,460	265,999	733,459
Debt Advice	4,911	3,110,005	3,114,916
Specialist Advice	121,731	401,877	523,608
SVG USAH & Consumer Advice	-	2,266,666	2,266,666
	<b>594,102</b>	<b>6,044,547</b>	<b>6,638,649</b>
	<b>Unrestricted</b>	<b>Restricted</b>	<b>2023</b>
	<b>£</b>	<b>£</b>	<b>Total</b>
			<b>£</b>
Generalist Advice	253,085	75,381	328,466
Debt Advice	48,709	1,736,262	1,784,971
Specialist Advice	108,197	458,394	566,591
SVG USAH & Consumer Advice	4,650	1,919,272	1,923,922
	<b>414,641</b>	<b>4,189,309</b>	<b>4,603,950</b>

**Staffordshire North and Stoke on Trent Citizens Advice Bureaux**  
**Notes to the financial statements for the year ended 31 March 2024**

	Unrestricted funds £	Restricted Funds £	2024 Total £
<b>4. Other Trading Activities</b>			
Training Events	<u>4,200</u>	-	<u>4,200</u>
	Unrestricted Funds £	Restricted Funds £	2023 Total £
Training Events	<u>4,456</u>	-	<u>4,456</u>
	Unrestricted Funds £	Restricted Funds £	2024 Total £
<b>5. Investment Income</b>			
Bank Interest	<u>50</u>	-	<u>50</u>
	Unrestricted Funds £	Restricted Funds £	2023 Total £
Bank Interest	<u>47</u>	-	<u>47</u>
	Unrestricted Funds £	Restricted Funds £	2024 Total £
<b>6. Expenditure on Raising Funds</b>			
Cost of Generating Funds	<u>65,778</u>	-	<u>65,778</u>
	Unrestricted Funds £	Restricted Funds £	2023 Total £
Cost of Generating Funds	<u>58,063</u>	-	<u>58,063</u>

**Staffordshire North and Stoke on Trent Citizens Advice Bureaux**  
**Notes to the financial statements for the year ended 31 March 2024**

<b>7.Expenditure on Charitable Activities</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2024 Total Funds</b>
Charitable Activities 2024			
Generalist Advice	460,348	265,999	726,347
Debt Advice	4,911	3,025,246	3,030,157
Specialist Advice	121,731	401,877	523,068
SVG USAH & Consumer Advice	-	2,247,679	2,247,679
	<b>586,990</b>	<b>5,490,801</b>	<b>6,527,791</b>

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>2023 Total Funds £</b>
Charitable Activities 2023			
Generalist Advice	179,577	356,365	535,942
Debt Advice	34,809	1,609,651	1,644,460
Specialist Advice	150,799	473,286	624,085
SVG USAH & Consumer Advice	4,650	1,774,149	1,778,799
	<b>369,835</b>	<b>4,213,451</b>	<b>4,583,286</b>

# Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2024

## 8. Analysis of Expenditure

Analysis of Expenditure on charitable activities

	Direct Costs	Support Costs	Total 2024 £
	£	£	£
Generalist Advice			
Wages & Salaries	473,278	6,623	479,901
Staff & Volunteers	6,959	2,095	9,054
Office Costs	29,852	9,214	39,066
Premises Costs	60,743	9,088	69,831
Governance Costs	1,415	4,185	5,600
Other Costs	120,629	2,266	122,895
	<b>692,876</b>	<b>33,471</b>	<b>726,347</b>
Debt Advice			
Wages & Salaries	1,581,125	145,753	1,726,878
Staff & Volunteers	11,549	8,824	20,373
Office Costs	23,291	79,956	103,247
Premises Costs	9,812	132,977	142,789
Governance Costs	2,467	3,133	5,600
Other Costs	1,028,435	2,835	1,031,270
	<b>2,656,679</b>	<b>373,478</b>	<b>3,030,157</b>
Specialist Advice			
Wages & Salaries	421,377	3,700	425,077
Staff & volunteers	5,902	9,189	15,091
Office Costs	17,279	10,626	27,905
Premises Costs	196	23,081	23,277
Governance Costs	-	5,600	5,600
Other Costs	19,468	6,650	26,118
	<b>464,222</b>	<b>58,846</b>	<b>523,068</b>

# Staffordshire North and Stoke on Trent Citizens Advice Bureaux

## Notes to the financial statements for the year ended 31 March 2024

SVG USAH &  
Consumer Advice

Wages & Salaries	1,693,806	135,111	1,828,917
Staff & Volunteers	23,108	7,828	30,936
Office Costs	62,008	46,820	108,828
Premises Costs	64,801	31,633	96,434
Governance Costs	-	11,200	11,200
Other Costs	118,366	52,998	171,364
<b>Total</b>	<b>1,962,089</b>	<b>285,590</b>	<b>2,247,679</b>
<b>Analysis of Expenditure 2023</b>	<b>5,776,406</b>	<b>751,385</b>	<b>6,527,791</b>
<b>Analysis of Expenditure on charitable Activities</b>			

	Direct Costs	Support Costs	2023 Total
	£	£	£
Generalist Advice			
Wages & Salaries	373,441	54,575	428,016
Staff & Volunteers	3,450	2,400	5,850
Office Costs	14,255	17,796	32,051
Premises Costs	17,385	38,747	56,132
Governance Costs	0	2,745	2,745
Other Costs	140	11,008	11,148
	<b>408,671</b>	<b>127,271</b>	<b>535,942</b>

**Staffordshire North and Stoke on Trent Citizens Advice Bureaux**

**Notes to the financial statements for the year ended 31 March 2024**

**Debt Advice**

Wages & Salaries	1,024,108	102,794	1,126,902
Staff & Volunteers	12,115	500	12,615
Office Costs	13,657	54,490	68,147
Premises Costs	2,871	108,290	111,161
Governance Costs	-	2,745	2,745
Other Costs	305,348	17,542	322,890

**Specialist Advice**

	<b>1,358,099</b>	<b>286,361</b>	<b>1,644,460</b>
Wages & Salaries	481,184	40,931	522,115
Staff & Volunteers	7,009	2,600	9,609
Office Costs	15,579	20,347	35,926
Premises Costs	51	18,330	18,381
Governance Costs	-	2,745	2,745
Other Costs	24,809	10,500	35,309
	<b>528,632</b>	<b>95,453</b>	<b>624,085</b>

**SVG USAH &  
Consumer Advice**

Wages & Salaries	1,382,684	74,617	1,457,301
Staff & Volunteers	15,761	3,352	19,113
Office Costs	69,605	16,250	85,855
Premises Costs	69,305	5,335	74,640
Governance Costs	-	5,493	5,493
Other Costs	114,172	22,225	136,397
	<b>1,651,527</b>	<b>127,272</b>	<b>1,778,799</b>

**Total**

	<b>3,946,929</b>	<b>636,357</b>	<b>4,583,286</b>
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**Staffordshire North and Stoke on Trent Citizens Advice Bureaux**  
**Notes to the financial statements for the year ended 31 March 2024**

**9. Net Movement in funds**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
This is stated after charging:		
Depreciation	72,464	69,836
Operating lease rentals	56,080	61,038
Auditors' remuneration:		
- Audit services	8,750	8,073

**10. Staff Costs**

	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
Wages and salaries	4,081,999	3,336,890
Social Security Costs	320,699	253,506
Redundancy & Settlement Costs	9,087	2,000
Pension Costs	114,766	98,206
Benefits	22,433	16,590
	<b>4,548,984</b>	<b>3,707,192</b>

	<b>No.</b>	<b>No.</b>
The average number of employees, analysed by function was:		
Charitable activities	201	179
Cost of generating funds	1	1
Management and administration of charity	2	2
	<b>204</b>	<b>182</b>

One employee received remuneration of £60,000 - £70,000 (2023: One)

Remuneration of £Nil (2023: £Nil) was paid to the Trustees during the year.

During the year, reimbursed expenses were paid to no Trustees amounting to £Nil (2023: £Nil)

The key management personnel of the Charity comprise the Chief Executive Officer and the five managers (2023: CEO & five managers). The total employee benefits of the key management personnel of the Charity were £290,068 (2023: £277,450).

Total redundancy & settlement payments during the year amounted to £9,087 (2023: £2,000). 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 2024**

<b>11. Tangible fixed assets</b>	<b>Freehold Property £</b>	<b>Leasehold Property £</b>	<b>Fixtures, Fittings and Equipment £</b>	<b>Total £</b>
<b>Cost</b>				
At the beginning of the year	140,449	895,725	749,760	1,785,934
Additions	-	31,138	40,589	71,727
<b>At 31 March 2024</b>	<b>140,449</b>	<b>926,863</b>	<b>790,349</b>	<b>1,857,661</b>
<b>Depreciation</b>				
At the beginning of the year	31,720	703,809	656,679	1,392,208
Depreciation	3,172	28,806	40,486	72,464
<b>At 31 March 2024</b>	<b>34,892</b>	<b>732,615</b>	<b>697,165</b>	<b>1,464,672</b>
<b>Net book value at the beginning of the year</b>	<b>108,729</b>	<b>191,916</b>	<b>93,081</b>	<b>393,726</b>
<b>Net book value at the end of the year</b>	<b>105,557</b>	<b>194,248</b>	<b>93,184</b>	<b>392,989</b>

<b>12. Debtors</b>	<b>2024 £</b>	<b>2023 £</b>
Trade debtors	307,399	677,239
Prepayments and accrued income	677,934	416,884
Other debtors	18,722	27,723
Leek & Cheadle Citizens Advice	-	185,833
	<b>1,004,055</b>	<b>1,307,679</b>

<b>13. Creditors: amounts falling due within one year</b>	<b>2024 £</b>	<b>2023 £</b>
Trade creditors	314,053	108,232
Payments received on account for contracts or performance related grants	2,344	1,903
Accruals & Deferred Income	377,528	585,721
Taxation and Social Security	166,616	211,312
Other Creditors	144,562	147,892
	<b>1,005,103</b>	<b>1,055,060</b>

# Staffordshire North and Stoke on Trent Citizens Advice Bureaux

## Notes to the financial statements for the year ended 31 March 2024

### Deferred Income

	2024	2023
	£	£
Deferred income Bought Forward	493,197	198,534
Resources deferred during the year	193,103	493,197
Amount released from previous year	(493,197)	(198,534)
Deferred income Carried Forward	<u>193,103</u>	<u>493,197</u>

Creditors includes £193,103 (2023: £493,197) 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.

### 14. Analysis of net assets between funds - current year

	Unrestricted funds	Designated funds	Restricted funds	2024
	£	£	£	£
Tangible fixed assets	-	152,096	240,893	392,989
Current assets	1,961,562	685,812	-	2,647,374
Creditor-amounts falling due within one year	(1,005,103)	-	-	(1,005,103)
Net assets at 31 March 2024	<u>956,459</u>	<u>837,908</u>	<u>240,893</u>	<u>2,035,260</u>
	Unrestricted funds	Designated funds	Restricted funds	2023
	£	£	£	£
Tangible fixed assets	-	256,579	137,147	393,726
Current assets	1,891,639	581,329	-	2,472,968
Creditor-amounts falling due within one year	(1,055,060)	-	-	(1,055,060)
Net assets at 31 March 2023	<u>836,579</u>	<u>837,908</u>	<u>137,147</u>	<u>1,811,634</u>

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### 15. Government Grants

	2024	2023
	£	£
Local Government	113,521	113,393
Big Lottery Fund	296,635	285,875
	<u>410,156</u>	<u>399,268</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 2024**

16. Movements in funds - current year	At 1 April 2023 £	Incoming Resources £	Outgoing Resources £	Transfer Resources £	At 31 March 2024 £
<b>Unrestricted Funds</b>					
General Funds	836,579	569,228	449,348	-	956,459
Other Income	-	174,296	174,296	-	-
LAA Fund	-	29,124	29,124	-	-
	<b>836,579</b>	<b>772,648</b>	<b>652,768</b>		<b>956,459</b>
<b>Designated Funds</b>					
Fixed Assets	212,908	-	-	-	212,908
Building Repairs	100,000	-	-	-	100,000
Staffing Costs	400,000	-	-	-	400,000
IT Re-provision	75,000	-	-	-	75,000
General contingencies	50,000	-	-	-	50,000
	<b>837,908</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>837,908</b>
<b>Total Unrestricted Funds</b>	<b>1,674,487</b>	<b>772,648</b>	<b>652,768</b>	<b>-</b>	<b>1,794,367</b>
	At 1 April 2023	Incoming resources	Outgoing resources	Transfer	At 31 March 2024
<b>Restricted Funds</b>					
Consumer Advice	-	1,257,658	1,257,658	-	-
Biddulph Town Council	-	15,000	15,000	-	-
Future Support	-	138,765	138,765	-	-
S-O-T Housing & Debt Advice	-	123,415	123,415	-	-
Citizens Advice - Face to Face Debt Advice	-	411,556	411,556	-	-
Citizens Advice - Energy Advice	-	100,576	100,576	-	-
UKSPF / Money MOTs	-	70,000	70,000	-	-
Potteries Moneywise	-	203,940	203,940	-	-
Children in Need	-	33,175	33,175	-	-
S-O-T Refugee & Asylum Project	-	65,738	65,738	-	-
Citizens Advice Debt Hub	-	1,584,382	1,484,382	-	100,000
Citizens Advice DRO Hub	-	199,098	199,098	-	-
Uniting Staffordshire Against Hate	2,560	203,015	197,054	-	8,521
Staffordshire Victim Gateway	10,000	805,993	792,967	-	23,026
Changing Futures (Benefits)	-	107,200	107,200	-	-
Changing Futures (Housing)	-	25,224	25,224	-	-
Big Lottery Fund – Welcome Advice	-	92,695	92,695	-	-
NS Multiple Sclerosis Society	-	7,000	7,000	-	-
National Lottery - Office Extension	118,974	-	14,968	-	-

**Staffordshire North and Stoke on Trent Citizens Advice Bureaux**

**Notes to the financial statements for the year ended 31 March 2024**

<b>16. Movement in funds (continued)</b>	<b>At 1 April 2023</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Transfer Resources</b>	<b>At 31 March 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
National Lottery – Office Extension	118,974	-	14,968	-	104,006
Coalfields Refurbishment 1 (S-O-T)	5,613	-	273	-	5,340
City S-O-T - Fuel Voucher Scheme	-	150,000	150,000	-	-
Stoke North Big Local	-	10,225	10,225	-	-
NHS Combined Health Care Trust	-	4,000	4,000	-	-
N Compass Staffs Carers	-	32,000	32,000	-	-
British Gas Energy Trust	-	115,681	115,681	-	-
Energy savings fund	-	65,182	65,182	-	-
Leek Town Council	-	11,000	11,000	-	-
Cheadle Town Council	-	6,000	6,000	-	-
Brighter Futures	-	3,375	3,375	-	-
Western Power	-	3,854	3,854	-	-
Newcastle Foodbank	-	33,750	33,750	-	-
Justice Together Initiative	-	36,720	36,720	-	-
Moorlands Foodbank	-	34,645	34,645	-	-
Multiply	-	57,685	57,685	-	-
<b>Total Restricted Funds</b>	<b>137,147</b>	<b>6,044,547</b>	<b>5,940,801</b>	<b>-</b>	<b>240,893</b>
<b>Total Funds</b>	<b>1,811,634</b>	<b>6,817,195</b>	<b>6,593,569</b>	<b>-</b>	<b>2,035,260</b>

<b>16. Movements in funds - prior year</b>	<b>At 1 April 2022</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Transfers</b>	<b>At 31 March 2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds</b>					
General Funds	578,042	556,645	247,773	(50,335)	836,579
Other Income	-	131,693	131,693	-	-
LAA Fund	-	48,332	48,332	-	-
	<b>578,042</b>	<b>736,670</b>	<b>427,798</b>	<b>(50,335)</b>	<b>836,579</b>
<b>Designated Funds</b>					
Fixed assets	213,008	-	100	-	212,908
Building repairs	75,000	-	-	25,000	100,000
Staffing costs	400,000	-	-	-	400,000
IT Provision	50,000	-	-	25,000	75,000
General contingencies	49,665	-	-	335	50,000
	<b>787,673</b>	<b>-</b>	<b>100</b>	<b>50,335</b>	<b>837,908</b>
<b>Total unrestricted funds</b>	<b>1,365,715</b>	<b>736,670</b>	<b>427,898</b>	<b>-</b>	<b>1,674,487</b>

**Staffordshire North and Stoke on Trent Citizens Advice Bureaux**

**Notes to the financial statements for the year ended 31 March 2024**

<b>16. Movements in funds – prior year (continued)</b>	<b>At 1 April 2022</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Transfers</b>	<b>At 31 March 2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Restricted</b>					
Consumer Advice	-	1,058,739	1,058,739	-	-
Biddulph Town Council	-	25,000	25,000	-	-
Help to claim (Future Support)	-	35,431	35,431	-	-
Citizens Advice – Debt Helpline	-	170,312	170,312	-	-
Citizens Advice – Face to Face Debt	-	408,180	408,180	-	-
SOT Citywide (Housing)	-	41,361	41,361	-	-
SOT Citywide (Debt)	-	113,414	113,414	-	-
Citizens Advice – Energy Advice	-	24,248	24,248	-	-
Citizens Advice – Debt Hub	-	259,571	259,571	-	-
Changing Futures (Benefits)	-	107,200	107,200	-	-
Changing Futures (Housing)	-	25,224	25,224	-	-
Children in Need	-	41,533	41,533	-	-
Citizens Advice – IDMA	-	96,061	96,061	-	-
SOT Refugee Asylum Project	-	77,039	77,039	-	-
National Lottery Potteries Moneywise	-	165,583	165,583	-	-
Uniting Staffordshire Against Hate	4,560	149,596	151,595	-	2,560
Staffordshire Victim Gateway	15,440	715,586	721,026	-	10,000
Western Power	-	15,416	15,416	-	-
Trussell Trust (Newcastle)	-	24,375	24,375	-	-
Justice Together Initiative	-	36,720	36,720	-	-
Trussell Trust (SMD)	-	11,642	11,642	-	-
Multiply	-	12,857	12,857	-	-
National Lottery Community Fund – Potteries Gold	-	27,427	27,427	-	-
NS Multiple Sclerosis Society	-	4,375	4,375	-	-
Community Foundation	-	14,950	14,950	-	-
National Lottery Extension	133,942	-	14,968	-	118,974
Coalfields Refurbishment (SOT)	5,886	-	273	-	5,613
Newcastle Office Refurbishment	1,461	-	1,461	-	-
City of SOT – Fuel Voucher Scheme	-	146,447	146,447	-	-
Stoke North Big Local	-	8,300	8,300	-	-
NHS Combined Health Care Trust	-	40,000	40,000	-	-
N Compass Staffs Carers	-	16,000	16,000	-	-
British Gas Energy Trust	-	67,877	67,877	-	-
Energy Savings Fund	-	129,670	129,670	-	-
Citizens Advice – Carbon Monoxide	-	26,490	26,490	-	-
National Lottery Welcome Advice-	-	92,865	92,865	-	-
<b>Total Restricted Funds</b>	<b>161,289</b>	<b>4,189,309</b>	<b>4,213,451</b>	<b>-</b>	<b>137,147</b>
<b>Total Funds</b>	<b>1,527,004</b>	<b>4,925,979</b>	<b>4,641,349</b>	<b>-</b>	<b>1,811,634</b>

**Staffordshire North and Stoke on Trent Citizens Advice Bureaux**  
**Notes to the financial statements for the year ended 31 March 2024**

**17. Purposes of Funds**

**General Funds:**

General Funds	Unrestricted funds received from Stoke-on-Trent City Council, Staffordshire Moorland 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.
LAA Fund	Funds received from the LAA under contract to provide social welfare law casework.
Immigrate 2 <sup>nd</sup> Tier Advice Fund	Funds to provide second tier support to Local Citizens Advice Offices undertaking Immigration Advice and to take on Cases at Levels above LCA's Accreditation.

**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.
Building 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.

## Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2024

### 17. Purposes of Funds- (continued)

General contingencies	To cover additional and unexpected expenses not covered by either of the other designated funds.
IT re-provision fund	To cover future investments in our IT infrastructure where major items of equipment need replacing, upgrading or adding to the network.
<b>Restricted Funds:</b>	
S-O-T Housing & Debt Advice	Funds received from Stoke-on-Trent Council to provide Housing and Debt Advice
BBC Children in Need	Funds to expand the work we do with refugee and migrant families supporting them to access education.
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 and Pension 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 to provide energy advice.
Consumer Advice	A fund provided by Citizens Advice (from a grant from BEIS) to deliver part of the national consumer helpline.
Potteries Moneywise	Funds received and accrued to run the Potteries Moneywise financial capability project and the National lottery community fund.
Access to Justice	Funds provided by Access to Justice to fund work to support women with no recourse to public funds who are at risk of exploitation.
<b>17. Purposes of Funds- (continued)</b>	

**Staffordshire North and Stoke on Trent Citizens Advice Bureaux**  
**Notes to the financial statements for the year ended 31 March 2024**

**17. Purposes of Funds- (continued)**

Citizens Advice – IDMA	Funds from Citizens Advice to deliver debt advice via webchat.
S-O-T Refugee & Asylum Project	A restricted fund provided by Stoke-on-Trent Council to provide information, advice and representation to refugees and asylum seekers dispersed by the Home Office to North Staffordshire.
Energy Savings Trust	A Fund provided by the Energy Redress Fund to provide advice and support to people struggling with their energy costs.
British Gas Energy Trust	A Fund provided by British gas energy trust to provide money advice to Carers in Staffordshire.
Staffordshire Commissioner/Victims and Witnesses Fund	A restricted fund provided by the Staffordshire Police and Crime Commissioner under the Victims and Witnesses Fund to CNS to support outreach work to engage with the victims of hate crime.
Uniting Staffordshire Against Hate	A service commissioned for police, fire, Rescue & Crime to support local victims of hate crime and develop awareness of hate crime across Staffordshire.
Staffordshire Commissioner/Staffordshire Victim Gateway	Funds from the Office of the Police and Crime Commissioner to fund the Staffordshire Victim Gateway.
Potteries Gold	Funds received and accrued from the national lottery community fund 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 North Staffs MS Society to support advice to people affected by Multiple Sclerosis.



## Staffordshire North and Stoke on Trent Citizens Advice Bureaux

### Notes to the financial statements for the year ended 31 March 2024

#### 17. Purposes of Funds- (continued)

N Compass Staffs Carers	A fund provided by N Compass to provide money advice to Carers in Staffordshire.
Staffordshire Community Foundation	A Fund provided by the National Lottery Community Fund via the Stoke North Big Local project to provide Money Advice in the north of the city.
Combined Healthcare NHS Trust	A Fund provided by combined Healthcare to provide money advice to people with serious mental health issues.
Stoke North Big Local	A fund provided by the National Lottery via the Stoke North Big Local project to provide Money Advice in the north of the city.
National Lottery Fund	Funds provided by the Big Lottery Fund (Formerly the 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.
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.

**Staffordshire North and Stoke on Trent Citizens Advice Bureaux**  
**Notes to the financial statements for the year ended 31 March 2024**

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.
City SOT Fuel Voucher Scheme	Money provided by SOT CC for the Household Support Fund for fuel vouchers for vulnerable clients.
EU Migrants	A restricted fund provided by Stoke-on-Trent City Council to provide benefits advice to EU migrants resident in Stoke-on-Trent.
Aspire Financial Capability	Funds provided by Aspire Housing to provide financial capability training to their residents.
Refugee Action	Funds provided by Refugee Action to support volunteers working with refugees and asylum seekers in Stoke-on-Trent.
Citizens Advice – Advice Line Extra	Funds from Citizens Advice to add extra capacity to the national Advice Line.

**Staffordshire North and Stoke on Trent Citizens Advice Bureaux**  
**Notes to the financial statements for the year ended 31 March 2024**

**18. Financial Commitments**

**Capital Commitments**

There were no capital commitments at the balance sheet date (2023 Nil)

**Operating Lease Commitments**

At 31 March 2024, the total of the charity's future minimum lease payments under operating leases are as follows:

	2024	2023
	£	£
<b>Land and Buildings</b>		
Less than one year	76,350	81,398
Between two to five years	161,350	303,400
Greater than five years	137,225	185,625
	<b>374,925</b>	<b>570,423</b>
<b>Other Assets</b>		
Less than one year	12,948	15,839
Between two to five years	43,132	45,199
Greater than five years	0	0
	<b>56,080</b>	<b>61,038</b>

Since the year end, the company has signed a property lease with annual minimum payments of £125,000, which is for more than five years, and which will be disclosed in the financial statements for the year ending 31 March 2025.

**19. Pension Commitments**

The company operates a defined contribution 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 amount to £114,766 (2023: £98,207) outstanding contributions at 31 March 2024 were £21,695 (2023: £19,780).

## Staffordshire North and Stoke on Trent Citizens Advice Bureaux

### Notes to the financial statements for the year ended 31 March 2024

#### 20. Control Relationship

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

#### 21. Related party transactions

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

#### 22. 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 be 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 March 2024

#### 23. Agency Arrangement

The Charity has acted as an agent during the year. The total amount of funds received during the year amounted to £Nil (2023 £Nil) and the amount of funds paid during the year amounted to £Nil (2023: Nil). The balance of funds held by the Charity as agent, in the form of a bank deposit, as at 31 March 2024 £Nil (2023: £Nil).

#### 24. Reconciliation of cash flows from operating activities

	2024	2023
	£	£
Net Income for the reporting period	223,626	284,630
Add Depreciation	72,464	69,836
Less Interest Income	(50)	(47)
Decrease / (Increase) in debtors	303,624	(1,014,161)
(Decrease) / Increase in creditors	(49,957)	555,265
Net cash provided by operating activities	549,707	(104,477)

**Staffordshire North and Stoke on Trent Citizens Advice Bureaux**  
**Notes to the financial statements for the year ended 31 March 2024**

**25. Cash flow from financing activities**

	2024	2023
	£	£
Net finance leases	-	-
Repayment of borrowings	-	-
<b>Net cash used by financing activities</b>	<b>-</b>	<b>-</b>

**26. Analysis of cash at bank and in hand**

	2024	2023
	£	£
Cash at bank and in hand	1,643,319	1,165,289
<b>Total cash &amp; cash equivalents</b>	<b>1,643,319</b>	<b>1,165,289</b>

**27. Financial Instruments**

The carrying amounts of the charity's financial instruments are as follows:

**Financial Assets**

**Debt instruments measured at amortised cost:**

	2024	2023
	£	£
- Trade debtors (note 12)	307,399	677,239
- Other debtors (note 12)	12,550	17,547
	<b>319,949</b>	<b>694,786</b>

**Financial Liabilities**

	2024	2023
	£	£
- Trade Creditors (note 13)	314,053	108,232
- Finance Leases (note 13 )	-	-
- Other Creditors (note 13)	49,244	45,265
- Accruals (note 13)	185,573	191,947
	<b>548,870</b>	<b>345,444</b>