

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

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

COMPANY NO. 2402902

CHARITY NO. 1001204

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Contents

Report of the Directors and Trustees	2-14
Independent Auditor's Report	15-18
Statement of Financial Activities Incorporating the Income and Expenditure Account	19
Balance Sheet	20
Cashflow	21
Notes to the Financial Statements	22-42

The following page does not form part of the statutory financial statements:

Income & Expenditure Account	44
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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 2021.

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

Trustees and Directors: R.J. Pemberton (Chair)
Dr L. Haines
J. Seaman
J. Davies
R. Holt
A. Wilshaw
B. Lawton
E. Porteous
A. Teasdale
A. Powner
C. Brady
S. Nixon (resigned 29/09/20)
A. Kazmi (appointed 15/4/21)

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

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 2021 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 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 2020/21 our delivery was dominated by the COVID-19 pandemic and the changes we had to make to our service to continue to operate during an unprecedented lockdown. Despite this we achieved the following under these themes:

Access

Outreach: Due to the COVID-19 pandemic all our face to face services were suspended including our outreach services. Therefore we have been unable to deliver any traditional outreach services under any of our projects or activities.

Telephone advice: During 2020/21 in response to the COVID-19 pandemic most of our advice services moved onto the telephone, email or webchat.

8,331 clients from North Staffordshire had their calls to the Citizens Advice Adviceline answered, which was 30% up on the previous year (6,377). Despite this we recognise we need to improve our performance in future years to meet the demand for advice over the phone.

4,670 clients were helped over the phone as part of the national Help to Claim service supporting people to claim Universal Credit (2,017 in 2019/20).

We offered new phone lines to local people needing advice on housing, immigration, asylum and debt issues to maintain access to advice during the lockdown.

2020/21 was our fourth full year as a local delivery centre for Citizens Advice's national consumer helpline. This project does not contribute to local statistics, as the figures are recorded nationally. Despite the disruption at the start of the year as we instigated home working for all the contact centre staff, and a significant drop in demand during the first lockdown, we nonetheless answered 108,144 calls (117,000 calls in 2019/20). The service as a whole provided advice to 3,692 people from North Staffordshire (3,270 in 2019/20).

Webchat: A key element of the switch to remote services was providing advice by webchat, which we continued to do for consumer advice: 13,531 web chats (5,323 in 2019/20); debt: 3,926 (4,564 in 2019/20), lower as the measures introduced to protect people in debt during the lockdown suppressed demand for debt advice; Help to Claim: 695 webchats (620 in 2019/20). We also introduced webchats as an option for generalist queries delivering 887 during the year.

Increased Generalist Advice: - generalist advice was delivered by phone, email and webchat.

New Migrants: We have maintained our services to new migrants using a range of funding. Despite the lockdown and closure of in-person services we have been trialling various methods of offering a service remotely. New migrants were also the main target group for a limited, pilot resumption of in-person advice in the autumn of 2020.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

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 the increased phone services have enabled disabled people with a range of other problems to access advice. 27% of people seeking advice had a long-term illness or disability.

Young People: We slightly increased usage by young people (8% of people using our services are under 25, compared to 7% in 2019/20);

Advice and support to victims of crime: 2020/21 was the fifth full year of the Staffordshire Victim Gateway, following a successful recommissioning in the autumn of 2019. The service continues to be delivered in partnership with Citizens Advice Staffordshire South West. During the year the Gateway received more than 58,200 referrals and self-referrals and advised or supported 19,840 of them, who took up the offer of support or had their needs assessed.

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 delivering services for refugees and people seeking asylum. We have taken a leading role in the North Staffordshire Advice Network and coordinated 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 COVID pandemic on local people and the impact of withdrawing the £20 of Universal Credit that was restored at the start of the lockdown.

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 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 Community Energy Scheme, where we have worked with partners and regulators to improve the running of the scheme.

Equality and Diversity

We have:

- Maintained levels of diversity amongst staff, volunteers and improved the diversity of trustees;
- 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.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

Activities

To achieve our objectives we provided advice, information and support to the public throughout 2020/21. These services were provided from our main offices and from a range of home working locations across the area.

The advice we gave aimed to help people deal with a wide range of issues and problems they faced. Many issues dealt with in 2020/21 arose from the immediate challenges faced by local people during the lockdown.

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 largely be spent within their local communities, supporting local businesses.

In 2020/21 Staffordshire North and Stoke on Trent Citizens Advice Bureaux:

- Provided full advice via our mainstream services to 16,626 people and
- Answered a further 3,246 simple queries;
- Dealt with 45,852 brand new advice issues
- Which generated 69,939 activities

- 5,454 people were helped with issues around Universal Credit, mainly help with claiming under the national Help to Claim Service funded by the DWP and delivered by local Citizens Advice offices across the country. This reflects the huge demand for advice on Universal Credit, especially at the start of the lockdown.

- Our debt advisers helped 2,852 people with 8,558 debts totalling £10,202,895. This is significantly lower than previous years and reflects the impact of the measures the government introduced during the lockdown to protect vulnerable people.
- 3,926 people received advice on their debts from us as part of the national debt webchat service, again fewer than the previous year for the same reason.
- 872 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. This was 16% up on the previous year.

- The Housing team provided specialist housing advice and casework to 248 people. This is roughly 1/3 of the number advised in the previous year and is the result on the moratorium on evictions introduced in March 2020 and the closure of the courts for most of the year.

- Helped people access £10.4 million of extra income and other financial gains, mainly arising from the new claims for Universal Credit we advised people on.
- Helped people benefit from £2.3 million of written off debt, mainly through Debt Relief Orders (DROs). Despite the reduction in demand for debt advice we still arranged DROs for 198 people reducing their indebtedness by over £2 million.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

- Provided advice and information to 19,837 victims of crime
- Provided in depth support to 498

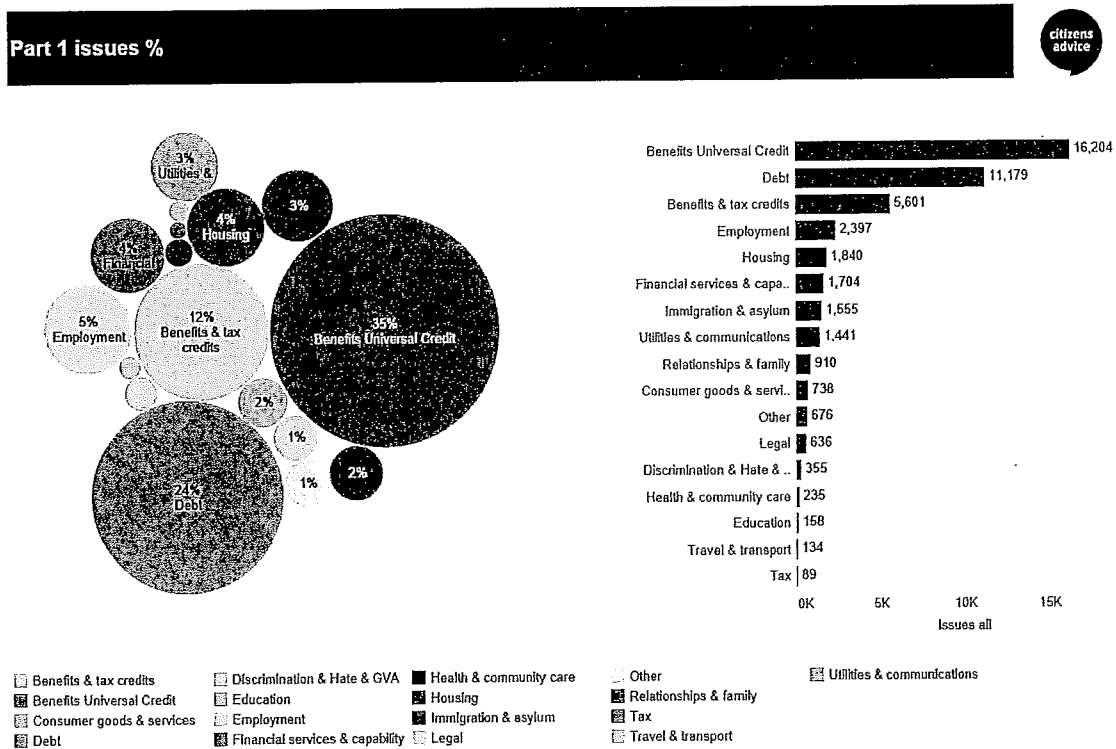
We have maintained our support to people facing serious welfare benefits problems, despite the loss of legal aid for this area of work by developing projects specifically targeted at working with groups and the frontline staff who support them. Our work with VOICES is the main example of this, which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

The Potteries Gold project, funded by the National Lottery Community 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.

The range of advice issues we have addressed is shown in the graphic below. Not surprisingly the largest category in 2020/21 was Universal Credit, reflecting the surge in numbers of people forced to claim it during the lockdown, either because they had lost their job or their wages had dropped due to being furloughed.

The next largest category was debt, which, despite the measures put in place to protect people in debt, remained a pressing problem for many local people. 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 increase the capacity of local organisations significantly to address the issues of debt and financial exclusion that are so prevalent locally.

We also saw a significant increase in the number of enquiries about employment issues, especially as local people found their jobs affected by the pandemic. Issues raised included redundancy, furloughing and health and safety concerns.



Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

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
8.24%	84.96%	6.80%

Gender

Male	Female	Prefer a different term
43.14%	56.80%	0.07%

Health

Disabled	Long term health condition	No disability or LTCH
3.93%	22.84%	73.23%

Housing Tenure

Owner Occupier	Private Tenant	Social Tenant	Other
17.59%	27.19%	38.60%	16.62%

Occupation

Employed/self-employed	Sick or disabled	Unemployed	Other	Retired	Carers
34.36%	21.95%	20.71%	8.52%	7.74%	6.62%

Ethnic Origin

White UK	Black (all categories)	Asian (all categories)	White Other	Other	Mixed (all categories)
68.78%	8.06%	9.83%	7.88%	3.79%	2.23%

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 £173,414 for the financial year 2020/21. This is significantly less than in previous years and reflects the impact that the lockdown had on our ability to use volunteers, many of whom were unable to work from home at this time.

Factors Affecting the Achievement of Objectives

The organisation 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 organisation is also well aware of the principal strategic issues which will affect the achievement of its objectives and seeks to influence local strategies through its presence in

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

local partnerships and keeps abreast of national strategies via contact with relevant national bodies, such as the Legal Aid Agency.

4. FUTURE PLANS

Staffordshire North & Stoke on Trent Citizens Advice Bureaux updated the new strategic plan in April 2021. The plan focuses on the 4 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 generalist advice or deal with more serious problems;
- Meet the needs of excluded groups, especially those unable to engage remotely or digitally and those new needs that will emerge following the pandemic;
- Collaborate with partners to include advice, alongside other specialisms, to provide a complete package of support to particular client groups;
- Support and enable people to develop the skills and confidence to manage life situations more effectively;
- Allow us to intervene earlier before problems become acute.

EQUALITY, DIVERSITY & INCLUSION – to maintain and enhance 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 from accessing advice;
- Recruiting a diverse workforce of paid staff, volunteers and trustees;
- Challenging oppressive practice among partners and other service providers;
- Ensuring our own staff and volunteers model good practice in promoting equality and celebrating diversity.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

RESILIENCE – to achieve the other objectives in this plan we need to be a resilient organisation. To do this we will:

- Strengthen our financial position by rebuilding our reserves, ensuring adequate liquidity and ensuring our financial management is strong;
- Ensure a reconfigured operating model continues to offer value for money to funders and allows us to operate efficiently and effectively, ideally advising more clients within the same resources;
- Increase the amount of self-generated income and the diversity of 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 supporting those in such roles to do so;
- Ensure staff and volunteers are 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;
- 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 our and our clients' experiences of the lockdown to influence the strategies and services of partners across the public and not for profit sectors;
- Feeding our clients' lived experience of 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

Financial Position

There was a net inflow of funds in 2020/21 of £208,943. This represented a net inflow on unrestricted funds of £256,944 and a net outflow on restricted funds of £48,001. The Trustee

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

Board recognises the need to provide for risks such as redundancy and building repairs and have decided to designate our surplus funds as follows: £50,000 towards building repairs, £50,000 towards IT re provision, £49,665 towards general contingencies and £ 359,808 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 £780,000 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 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 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 who are detailed at notes 17 and 18 to the accounts. We continue to receive valuable support from the Big Lottery Fund and the Office of the Staffordshire Commissioner for Police, Fire and Crime.

The charity did not have any 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.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

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 2021 the company had 12 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 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 CABx 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, 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.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

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 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, 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 2nd August 2021. 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 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 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.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Report of the Directors and Trustees

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 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.

The report was approved by the trustees and signed on its behalf



Mr R. J. Pemberton – Chair

Date 15/11/2021

**Independent Auditors' report on the financial statements to the 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 Bureaux (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of financial activities (incorporating income and expenditure account), Balance sheet, Cash-flow statement and 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 2021, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the 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.

Other information

The other information comprises the information included in the trustee's annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. 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. Our responsibility is to read the other information and, in doing so,

**Independent Auditors' report on the financial statements to the Members of
Staffordshire North & Stoke-on-Trent Citizens Advice Bureaux.**

consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

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 the 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 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.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 14, 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.

**Independent Auditors' report on the financial statements to the Members of
Staffordshire North & Stoke-on-Trent Citizens Advice Bureaux.**

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 Auditors' 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 extent to which our procedures 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 Charity 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.

We assessed the susceptibility of the charitable 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;
- 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 note 23 were indicative of potential bias;
- investigated the rationale behind significant or unusual transactions.

**Independent Auditors' report on the financial statements to the Members of
Staffordshire North & Stoke-on-Trent Citizens Advice Bureaux.**

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

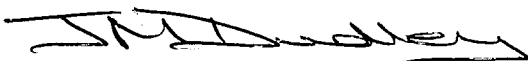
- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims;
- reviewing correspondence with HMRC, relevant regulators and the charitable 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. This description forms part of our Auditors' 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

Statutory Auditor
Chartered Accountants

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

Date: 18 November 2021

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Statement of financial activities for the year ended 31 March 2021
(Incorporating income and expenditure account)

	Note	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
Incoming from:					
Donations and Legacies	2	263,960	-	263,960	105,464
Charitable Activities	3	354,834	3,283,635	3,638,469	3,613,788
Other Trading Activities	4	6,310	-	6,310	7,320
Investment	5	12	-	12	9
Total income		625,116	3,283,635	3,908,751	3,726,581
Expenditure on:					
Raising funds	6	53,464	-	53,464	51,778
Charitable Activities	7,8	308,832	3,337,512	3,646,344	3,446,498
Total expenditure		362,296	3,337,512	3,699,808	3,498,276
Net income /(expenditure)		262,820	(53,877)	208,943	228,305
Transfers between funds		(5,876)	5,876	-	-
Net movement in funds		256,944	(48,001)	208,943	228,305
Reconciliation of funds					
Total funds brought forward	17	922,317	275,854	1,198,171	969,866
Total funds carried forward		1,179,261	227,853	1,407,114	1,198,171

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 2021 (company number 2402902)

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	11	468,994	432,193
Current assets			
Debtors	12	223,598	414,317
Cash at bank and in hand		1,312,638	753,826
		<u>1,536,236</u>	<u>1,168,143</u>
Creditors – amounts falling due within one year	13	(598,116)	(394,951)
Net current assets		<u>938,120</u>	<u>773,192</u>
Creditors – amounts falling due after one year	14	-	(7,214)
Total net assets		<u>1,407,114</u>	<u>1,198,171</u>
The funds of the Charity			
Unrestricted funds	17	1,179,261	922,317
Restricted funds	17	227,853	275,854
Total charity funds		<u>1,407,114</u>	<u>1,198,171</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 15th November 2021 and signed on their behalf by:

.....


Mr R.J. Pemberton - Chair

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Cash-Flow Statement as at 31 March 2021

	Note	2021 £	2020 £
Cash flows from operating activities			
Net cash provided /(used in) by operating activities	25	691,755	(26,852)
Cash flows from financing activities:			
	26	(17,337)	(17,337)
Cash flows from investing activities:			
Interest income	5	12	9
Purchase of tangible fixed assets	11	(115,618)	(38,134)
Net cash used in investing activities		(115,606)	(38,125)
Increase /(Decrease) in cash and cash equivalents in the reporting year		558,812	(82,314)
Cash and cash equivalents at the beginning of the reporting period		753,826	836,140
Cash and cash equivalents at the end of the reporting period	27	1,312,638	753,826

Analysis of changes in net debt

	2020	Cash flows	Other Changes	2021
Long –term borrowings	(7,214)	-	7,214	-
Short term borrowings	(17,337)	17,337	(7,214)	(7,214)
Total liabilities	(24,551)	17,337	-	(7,214)
Cash & cash equivalents	753,826	558,812	-	1,312,638
Total net debt	729,275	576,149	-	1,305,424

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

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 1. 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 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 applicable 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 not 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 2021

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. 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:

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

Accounting policies (Continued)

Freehold Property	-	2% Straight Line
Fixtures, fittings and equipment	-	20- 33.33 % on reducing balance basis
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 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 2021

2. Donation and legacies

	Unrestricted £	Restricted £	2021 Total £
Grants	255,939	-	255,939
Donations	8,021	-	8,021
	263,960	-	263,960

	Unrestricted £	Restricted £	2020 Total £
Grants	100,330	-	100,330
Donations	5,134	-	5,134
	105,464	-	105,464

3. Income from Charitable activities

	Unrestricted £	Restricted £	2021 Total £
Grants and contract income receivable for charitable activity, advice and information			
Generalist Advice	222,081	335,481	557,562
Debt Advice	-	829,008	829,008
Specialist Advice	132,753	492,855	625,608
SVG & Consumer Advice	-	1,626,291	1,626,291
	354,834	3,283,635	3,638,469

	Unrestricted £	Restricted £	2020 Total £
Grants and contract income receivable for charitable activity, advice and information			
Generalist Advice	218,598	331,052	549,650
Debt Advice	4,348	779,587	783,935
Specialist Advice	215,823	591,167	806,990
SVG & Consumer Advice	-	1,473,213	1,473,213
	438,769	3,175,019	3,613,788

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

4. Other Trading Activities

	Unrestricted Funds £	Restricted Funds £	2021 Total £
Training events	6,310	-	6,310

	Unrestricted Funds £	Restricted Funds £	2020 Total £
Training events	7,320	-	7,320

5. Investment income

	Unrestricted £	Restricted £	2021 Total £
Bank interest	12	-	12

	Unrestricted £	Restricted £	2020 Total £
Bank interest	9	-	9

6. Expenditure on Raising Funds

	Unrestricted Funds £	Restricted Funds £	2021 Total £
Costs of Generating funds	53,464	-	53,464

	Unrestricted Funds £	Restricted Funds £	2020 Total £
Costs of Generating funds	51,778	-	51,778

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

7. Expenditure On Charitable activities

Charitable activities 2021	Unrestricted Funds	Restricted Funds	2021 Total
	£	£	£
Generalist Advice	150,714	392,209	542,923
Debt Advice	-	829,008	829,008
Specialist Advice	158,118	467,490	625,608
SVG & Consumer Advice	-	1,648,805	1,648,805
	308,832	3,337,512	3,646,344

Charitable activities 2020	Unrestricted Funds	Restricted Funds	2020 Total
	£	£	£
Generalist Advice	152,933	403,461	556,394
Debt Advice	4,071	778,647	782,718
Specialist Advice	139,654	551,061	690,715
SVG & Consumer Advice	-	1,416,671	1,416,671
	296,658	3,149,840	3,446,498

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

8. Analysis of Expenditure

Analysis of Expenditure 2021

Analysis of Expenditure on charitable activities	Activities undertaken directly	Direct Costs	Support Costs	2021 Total
		£	£	£
Generalist Advice				
	Wages & salaries	387,240	34,115	421,355
	Staff & volunteers	833	3,129	3,962
	Office costs	8,040	37,349	45,389
	Premises costs	13,401	38,601	52,002
	Governance costs	-	2,291	2,291
	Other Costs	3,240	14,684	17,924
		412,754	130,169	542,923
Debt Advice				
	Wages & salaries	623,725	69,303	693,028
	Staff & volunteers	2,479	3,442	5,921
	Office costs	6,308	34,449	40,757
	Premises costs	156	72,359	72,515
	Governance costs	-	2,291	2,291
	Other Costs	1,324	13,172	14,496
		633,992	195,016	829,008
Specialist Advice				
	Wages & salaries	457,939	53,725	511,664
	Staff & volunteers	3,233	6,165	9,398
	Office costs	12,260	33,305	45,565
	Premises costs	-	41,710	41,710
	Governance costs	-	2,291	2,291
	Other Costs	1,808	13,172	14,980
		475,240	150,368	625,608
SVG & Consumer Advice				
	Wages & salaries	1,237,918	152,970	1,390,888
	Staff & volunteers	3,779	3,052	6,831
	Office costs	28,547	28,286	56,833
	Premises costs	54,377	23,815	78,192
	Governance costs	3,375	-	3,375
	Other Costs	112,686	-	112,686
		1,440,682	208,123	1,648,805
Total		2,962,668	683,676	3,646,344

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

8. Analysis of Expenditure (Cont)

Analysis of Expenditure 2020

Analysis of Expenditure on charitable activities	Activities undertaken directly	Direct Costs	Support Costs	2020 Total
		£	£	£
Generalist Advice				
	Wages & salaries	387,959	35,748	423,707
	Staff & volunteers	11,961	1,448	13,409
	Office costs	2,133	33,218	35,351
	Premises costs	11,022	34,079	45,101
	Governance costs	-	2,383	2,383
	Other Costs	28,171	8,272	36,443
		441,246	115,148	556,394
Debt Advice				
	Wages & salaries	609,336	71,221	680,557
	Staff & volunteers	5,931	7,244	13,175
	Office costs	7,637	31,703	39,340
	Premises costs	-	47,200	47,200
	Governance costs	-	2,383	2,383
	Other Costs	63	-	63
		622,967	159,751	782,718
Specialist Advice				
	Wages & salaries	486,787	57,392	544,179
	Staff & volunteers	11,525	3,029	14,554
	Office costs	12,223	32,825	45,048
	Premises costs	42	47,522	47,564
	Governance costs	-	2,383	2,383
	Other Costs	36,987	-	36,987
		547,564	143,151	690,715
SVG & Consumer Advice				
	Wages & salaries	1,011,974	121,637	1,133,611
	Staff & volunteers	7,044	1,448	8,492
	Office costs	21,734	46,357	68,091
	Premises costs	41,071	47,630	88,701
	Governance costs	-	2,383	2,383
	Other Costs	112,636	2,757	115,393
		1,194,459	222,212	1,416,671
Total		2,806,236	640,262	3,446,498

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

9. Net movement in funds

	2021	2020
	£	£
This is stated after charging:		
Depreciation	78,817	59,274
Operating lease rentals	84,792	84,792
Auditors' remuneration:		
- Audit services	7,000	6,400
	<u>7,000</u>	<u>6,400</u>

10. Staff costs

	2021	2020
	£	£
Wages and salaries	2,775,920	2,539,104
Social security costs	203,256	189,577
Redundancy & Settlement costs	-	23,431
Pension costs	91,223	81,720
Benefits	12,945	15,816
	<u>3,083,344</u>	<u>2,849,648</u>

	No.	No.
The average number of employees, analysed by function was:		
Charitable activities	160	144
Cost of generating funds	1	1
Management and administration of charity	2	2
	<u>163</u>	<u>147</u>

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

Remuneration of £Nil (2020: £Nil) was paid to the trustees during the year.

During the year, reimbursed expenses were paid to no Trustees amounting to £Nil (2020:£Nil).

The key management personnel of the Charity comprise the Chief Executive Officer and the five managers (2020: six managers). The total employee benefits of the key management personnel of the Charity were £255,453 (2020: £243,449).

Total redundancy & settlement payments during the year amounted to £Nil (2020: £23,431). 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 2021

11. Tangible fixed assets

	Freehold property £	Leasehold property £	Fixtures, fittings and equipment £	Total £
Cost				
At the beginning of the year	140,449	872,113	582,613	1,595,175
Additions	-	19,886	95,732	115,618
At 31 March 2021	<u>140,449</u>	<u>891,999</u>	<u>678,345</u>	<u>1,710,793</u>
Depreciation				
At the beginning of the year	22,204	627,849	512,929	1,162,982
Depreciation	3,172	25,320	50,325	78,817
At 31 March 2021	<u>25,376</u>	<u>653,169</u>	<u>563,254</u>	<u>1,241,799</u>
Net book value at the beginning of the year	<u>118,245</u>	<u>244,264</u>	<u>69,684</u>	<u>432,193</u>
Net book value at the end of the year	<u>115,073</u>	<u>238,830</u>	<u>115,091</u>	<u>468,994</u>

12. Analysis of debtors

	2021 £	2020 £
Trade debtors	30,167	269,959
Prepayments and accrued income	178,165	123,090
Other debtors	15,266	21,268
	<u>223,598</u>	<u>414,317</u>

13. Analysis of creditor < 1 year

	2021 £	2020 £
Obligations under finance lease	7,214	17,337
Trade creditors	27,317	31,661
Payments received on account for contracts or performance related grants	7,521	10,752
Accruals & Deferred Income	436,197	211,388
Taxation and social security	77,152	83,614
Other creditors	42,715	40,199
	<u>598,116</u>	<u>394,951</u>

The finance lease is secured against the asset to which it relates

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

Deferred income

	2021 £	2020 £
Deferred income Brought Forward	83,542	221,566
Resources deferred during the year	263,423	83,542
Amount released from previous year	(83,542)	(221,566)
Deferred income Carried Forward	<u>263,423</u>	<u>83,542</u>

Creditors includes £263,423 (2020: £83,542) 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 creditors > than 1 year

	2021 £	2020 £
Obligations Under Finance Lease	<u>-</u>	<u>7,214</u>

The finance lease is secured against the asset to which it relates.

15. Analysis of net assets between funds – current year

	Unrestricted funds £	Designated funds £	Restricted funds £	2021 £
Tangible fixed assets		241,141	227,853	468,994
Current assets	1,070,986	465,250		1,536,236
Creditors-amounts falling due within one year	(598,116)			(598,116)
Creditors-amounts falling due after one year	-	-	-	-
Net assets at 31 March 2021	<u>472,870</u>	<u>706,391</u>	<u>227,853</u>	<u>1,407,114</u>

Analysis of net assets between funds – prior year

	Unrestricted funds £	Designated funds £	Restricted funds £	2020 £
Tangible fixed assets	-	156,339	275,854	432,193
Current assets	744,327	423,816	-	1,168,143
Creditors-amounts falling due within one year	(394,951)	-		(394,951)
Creditors-amounts falling due after one year	(7,214)	-		(7,214)
Net assets at 31 March 2020	<u>342,162</u>	<u>580,155</u>	<u>275,854</u>	<u>1,198,171</u>

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

16. Government Grants

	2021	2020
	£	£
Local government	93,010	108,697
CJRS Grant	63,836	-
Big Lottery Fund	212,156	242,122
	369,002	350,819

The charitable company has been eligible to claim additional funding in year from the government in relation to the coronavirus job retention scheme. The Funding received is shown under CJRS Grants.

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

17. Movements in funds – current year

	At 1 April 2020	Incoming resources	Outgoing resources	Transfer s	At 31 March 2021
	£	£	£	£	£
Unrestricted funds					
General funds	292,162	345,701	159,117	(41,533)	437,213
Other income	-	187,725	187,725	-	-
LAA Fund	-	15,454	15,454	-	-
	292,162	548,880	362,296	(41,533)	437,213
Designated funds					
Fixed assets	156,339	76,236	-	-	232,575
Building repairs	50,000	-	-	-	50,000
Staffing costs	324,151	-	-	35,657	359,808
IT Re-provision	50,000	-	-	-	50,000
General contingencies	49,665	-	-	-	49,665
	630,155	76,236	-	35,657	742,048

Total unrestricted funds	922,317	625,116	362,296	(5,876)	1,179,261
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Restricted Funds

Citizens Advice - IDMA	-	73,389	73,389	-	-
Consumer Advice	-	832,857	832,857	-	-
Biddulph Town Council	-	25,000	25,000	-	-
Help to Claim	-	303,281	303,281	-	-
Help to Claim (Best Practice Lead)	-	39,648	39,648	-	-
DECC - Big Energy Saving Network	-	500	500	-	-
S-O-T Housing & Debt Advice	-	153,385	153,385	-	-
Refugee Action	-	6,000	6,000	-	-
Citizens Advice - Face to face debt advice	-	397,555	397,555	-	-
Citizens Advice - Energy Advice	-	41,857	41,857	-	-
VOICES (Housing)	-	27,630	27,630	-	-
Big Lottery Fund - Potteries Moneywise	-	157,077	157,077	-	-
Aspire Financial Capability	-	46,153	46,153	-	-

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

Movements in funds – current year (continued)

	At 1 April 2020	Incoming resources	Outgoing resources	Transfer s	At 31 March 2021
	£	£	£	£	£
Children in Need	-	29,784	29,784	-	-
Henry Smith	-	8,933	8,933	-	-
Staffordshire Commissioner - Restorative Justice	20,000	-	20,000	-	-
Citizens Advice – Adviceline extra	-	7,200	7,200	-	-
SoT Refugee & Asylum project	-	23,112	23,112	-	-
Challenge North Staffs	-	36,340	36,340	-	-
Staffordshire Commissioner Victims and Witnesses Fund	-	21,912	21,912	-	-
Staffordshire Commissioner - Staffordshire Victim Gateway	56,638	763,265	765,779	5,876	60,000
Voices (Benefits)	-	50,000	50,000	-	-
Access to Justice	-	48,568	48,568	-	-
Voices (WBLL)	-	98,816	98,816	-	-
Citizens Advice – Scams Action	-	30,169	30,169	-	-
Big lottery Fund – Potteries Gold	-	55,079	55,079	-	-
NS Multiple Sclerosis Society	-	6,125	6,125	-	-
Community Investment Fund	20,935	-	12,867	-	8,068
National Lottery – Office extension	163,878	-	14,968	-	148,910
Coalfields Refurbishment 1 (S-O-T)	6,432	-	273	-	6,159
Newcastle office refurbishment	7,971	-	3,255	-	4,716
Total restricted funds	275,854	3,283,635	3,337,512	5,876	227,853
Total funds	1,198,171	3,908,751	3,699,808	-	1,407,114

Movements in funds – prior year

	At 1 April 2019	Incoming resources	Outgoing resources	Transfers	At 31 March 2020
	£	£	£	£	£
Unrestricted funds					
General funds	92,717	396,280	146,835	(50,000)	292,162
Other income	-	105,464	105,464	-	-
LAA Fund	-	49,818	49,818	-	-
	92,717	551,562	302,117	(50,000)	292,162
Designated funds					
Fixed assets	202,658	-	46,319	-	156,339
Building repairs	50,000	-	-	-	50,000
Staffing costs	324,151	-	-	-	324,151
IT Re-provision	-	-	-	50,000	50,000
General contingencies	49,665	-	-	-	49,665
	626,474	-	46,319	-	630,155
Total unrestricted funds	719,191	551,562	348,436	-	922,317

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

Movement in funds – prior year (continued)

	At 1 April 2019	Incoming resources	Outgoing resources	Transfer s	At 31 March 2020
	£	£	£	£	£
Restricted Funds					
Aspire	-	25,923	25,923	-	-
Consumer Advice	20,096	702,044	722,140	-	-
Biddulph Town Council	-	25,000	25,000	-	-
Help to Claim	-	280,129	280,129	-	-
Help to Claim (Best Practice Lead)	-	39,000	39,000	-	-
DECC - Big Energy Saving Network	-	500	500	-	-
S-O-T Housing & Debt Advice		150,000	150,000	-	-
Refugee Action		6,000	6,000	-	-
Citizens Advice - Face to face debt advice		364,224	364,224	-	-
Citizens Advice - Energy Advice	-	17,140	17,140	-	-
VOICES (Housing)	-	24,985	24,985	-	-
Big Lottery Fund - Potteries Moneywise	-	156,439	156,439	-	-
Aspire Financial Capability	-	48,644	48,644	-	-
Children in Need	-	28,353	28,353	-	-
Henry Smith	-	26,667	26,667	-	-
Staffordshire Commissioner - Restorative Justice	-	124,731	104,731	-	20,000
Citizens Advice - IDMA	-	56,902	56,902	-	-
SoT Refugee Asylum Project	-	93,038	93,038	-	-
Challenge North Staffs	-	46,000	46,000	-	-
Staffordshire Commissioner – Victims & Witnesses Fund	-	21,912	21,912	-	-
Staffordshire Commissioner - Staffordshire Victim Gateway	-	624,172	567,534	-	56,638
Voices (Benefits)	-	50,000	50,000	-	-
Access to Justice	-	10,000	10,000	-	-
Voices (WBBL)	-	97,529	97,529	-	-
Citizens Advice – Scams Action	-	22,266	22,266	-	-
Big lottery Fund – Potteries Gold	-	85,683	85,683	-	-
NS Multiple Sclerosis Society	-	7,000	7,000	-	-
Oak foundation	-	19,110	19,110	-	-
EU Migrants	-	15,000	15,000	-	-
Comic Relief	-	6,628	6,628	-	-
Community Investment Fund	33,802	-	12,867	-	20,935
Big Lottery Fund – Office extension	178,846	-	14,968	-	163,878
Coalfields Refurbishment 1 (S-O-T)	6,705	-	273	-	6,432
Newcastle office refurbishment	11,226	-	3,255	-	7,971
Total restricted funds	250,675	3,175,019	3,149,840	-	275,854
Total funds	969,866	3,726,581	3,498,276	-	1,198,171

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

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.
- LAA Fund - Funds received from the LAA under contract to provide social welfare law casework.
- Immigration 2nd 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.
- 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.

Restricted Funds:

- Citizens Advice - Scams Action - Funds provided by Citizens Advice to provide advice to people who have experienced on line scams.
- Comic Relief - A fund provided by Comic Relief to provide financial capability training to deaf and hearing-impaired people.
- S-O-T Housing & Debt Advice - Funds received from Stoke-on-Trent Council to provide Housing and Debt advice.
- Children in Need - Funds to expand the work we do with refugee and migrant families supporting them to access education.
- Voices (WBBL). - A fund provided by the Voices Partnership to provide Specialist Welfare Benefits to frontline staff working for partner organisations.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

Purposes of funds (continued)

- | | | |
|---------------------------------------------------------|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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 Advice | - | A fund provided by Citizens Advice (from a grant from BEIS) 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. |
| 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. |
| Citizens Advice – IDMA | - | Funds from Citizens Advice to deliver debt advice via webchat |
| SoT Refugee & Asylum project | - | A restricted fund provided by Stoke-on-Trent City Council 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 Police and Crime Commissioner under the Victims and Witnesses Fund to CNS to support outreach work to engage with the victims of hate crime. Funds from the Office of the Police and Crime Commissioner to fund the Staffordshire Victim Gateway. |
| Staffordshire Commissioner/Staffordshire Victim Gateway | - | 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. |
| Voices (Benefits) | - | |
| 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, healthcare and legal entities. |

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

Purposes of funds (continued)

National Lottery Fund – Office Extension	-	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.
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.
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
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.
Oak Foundation	-	Funds to carry out research into new ways of tackling financial exclusion in Stoke on Trent and Newcastle-under Lyme.
Citizens Advice – Adviceline extra	-	Funds from Citizens Advice to add extra capacity to the national Adviceline.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

19. Financial Commitments

Capital Commitments

There were no capital commitments at the balance sheet date.

Operating lease commitments

At 31 March 2021 the total of the charity's future minimum lease payment operating leases are as follows:

	2021 £	2020 £
Land and buildings		
Less than one year	78,419	68,809
Between two to five years	317,933	249,011
Greater than five years	310,668	252,688
	<hr/>	<hr/>
	707,020	570,508
Other assets		
Less than one year	16,089	15,983
Between two to five years	33,618	43,859
Greater than five years		-
	<hr/>	<hr/>
	49,707	59,842
	<hr/>	<hr/>

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2021

20. 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 amounted to £91,223 (2020: £81,720). There were £17,230 outstanding contributions at 31 March 2021 (2020: £14,592).

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 2021.

24. Agency arrangement

The Charity has acted as an agent during year. The total amount of funds received during the year amounted to £Nil (2020 £Nil) and the amount of funds paid during the year amounted to £Nil (2020: £1,665). The balance of funds held by the Charity as agent, in the form of a bank deposit, as at 31 March 2021 was £90 (2020: £90).

25. Reconciliation of cash flows from operating activities

	2021	2020
	£	£
Net Income for the reporting period	208,943	228,305
Add Depreciation	78,817	59,274
Less Interest Income	(12)	(9)
Decrease /(Increase) in debtors	190,719	(173,501)
(Decrease) /Increase in creditors	213,288	(140,921)
Net cash provided by operating activities	691,755	(26,852)

Staffordshire North and Stoke on Trent Citizens Advice Bureau
Notes to the financial statements for the year ended 31 March 2021

26. Cash flow from financing activities	2021	2020
	£	£
Net finance leases	-	-
Repayment of borrowings	(17,337)	(17,337)
Net cash used by financing activities	(17,337)	(17,337)

27. Analysis of cash at bank and in hand	2021	2020
	£	£
Cash at bank and in hand	1,312,638	753,826
Total cash & cash equivalents	1,312,638	753,826

28. Financial Instruments

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

Financial Assets

Debt instruments measured at amortised cost:	2021	2020
	£	£
- Trade debtors (note 12)	30,167	269,959
- Other debtors (note 12)	15,266	21,268
	45,433	291,227

Financial Liabilities

Measured at amortised cost	2021	2020
	£	£
- Trade creditors (note 13)	27,317	31,661
- Finance Leases (notes 13-14)	7,214	24,551
- Other creditors (note 13)	42,715	40,199
- Accruals (note 13)	172,774	127,846
	250,020	224,257

