

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

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

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 2023.

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

Trustees and Directors: M. Grahamslaw (Chair) – (elected 24/11/22)
R.J. Pemberton
Dr L. Haines (resigned 24/11/22)
J. Seaman (resigned 24/11/22)
J. Davies
R. Holt
B. Lawton
E. Porteous
A. Powner
C. Brady
A. Kazmi
T. Hall
D. Ware
S. Willins
M. Styles (elected 24/11/22)
K. Hoptroff (elected 24/11/22)
S. Dawson (elected 24/11/22)

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 Audit Limited
Suite 2, Albion house
2, Etruria Office Village,
Forge Lane
Etruria,
Stoke-on-Trent
ST1 5RQ

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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 to 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

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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.

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 – HOW WE DELIVER PUBLIC BENEFIT

In 2022/23 our delivery saw us merge with the local Citizens Advice offices in Leek and Cheadle to complete the process of creating a single Citizens Advice organisation to cover the three districts in North Staffordshire. We also moved out of the aftermath of the COVID 19 pandemic with the final lifting of restrictions, and into the early stages of a Cost-of-Living Crisis. Despite these challenges we achieved the following, described below under our four strategic themes.

Access

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

Telephone advice: During 2022/23 the resumption of face-to-face advice services inevitably reduced the capacity of the services offered by telephone, email or webchat. However, we continued to provide significant volumes of debt advice through the MaPS funded webchat service and the Citizens Advice national debt helpline, of which we are part prior to the launch of the Citizens Advice national debt hub, launched in February.

3,852 clients from North Staffordshire had their calls to the Citizens Advice Adviceline answered, which was down on 2021/22. We recognise we need to improve our performance in future years to meet the demand for advice over the phone.

1,419 clients were helped over the phone as part of the national Help to Claim service supporting people to claim Universal Credit.

2022/23 was our sixth 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. Our contact centre answered 133,588 calls (119,273 calls in 2021/22). The service as a whole provided advice to 2,989 people from North Staffordshire (3,355 in 2022/23). Their most common issues once again involved home maintenance and improvements or used vehicles.

During the year we started delivering energy advice by phone as part of the consumer service and answered 31,056 calls in the year.

Webchat: A key element of the switch to remote services was providing advice by webchat, which we continued to do for consumer advice: 4,862 consumer and 5,161 energy web chats and forms (12,061 in 2021/22); debt: 6,898 (3,869 in 2021/22). These showed how, when the measures introduced to protect people in debt during the lockdown were removed,

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demand for debt advice increased; Help to Claim: 1,705 webchats (385 in 2021/22) again reflecting the change in channel between the two years. For the first nine months the Help to Claim figures were recorded by Cheadle. From January, following the merger, the service was delivered by SNSCAB.

Increased Generalist Advice: - generalist advice was delivered by phone, email and webchat and we began to increase our face-to-face service targeted at those clients who were unable to access us by remote channels, once the lockdown restrictions were finally lifted. 2022/23 saw a steady increase in face to face clients across all of our offices.

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 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. 31% of people seeking advice had a long-term illness or disability.

Young People: We maintained our previous usage by young people (under 25s) at 7%.

Advice and support to victims of crime: 2022/23 was the seventh full year of the Staffordshire Victim Gateway and Restorative Justice Service. The service continues to be delivered in partnership with Citizens Advice Staffordshire South West. During the year the Gateway received more than 57,005 referrals and self-referrals, 60% of whom were entitled to an enhanced service. We provided advice, guidance, information and signposting to victims.

Uniting Staffordshire Against Hate, a county wide hate crime support service, supported victims of hate crime.

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 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. In August we published 'Turning Down the Heat' which showed how rising energy costs and inflation were impacting on our clients. We updated the report in January 2023. These reports were shared widely with other organisations locally. We also contributed to the

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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 the 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 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 continue to work with partners and regulators to improve the running of the scheme.

Equality and Diversity

We have:

- Maintained levels of diversity amongst staff and volunteers.
- Sustained our services to excluded groups such as Refugees and People seeking Asylum; victims of discrimination and victims of crime.
- Worked closely with other local and regional agencies to address issues affecting these client groups.
- Continued to be a leading partner in Challenge North Staffs delivering casework to the victims of hate crime.

Activities

To achieve our objectives we provided advice, information and support to the public throughout 2022/23. These services were provided from our main offices and from a range of home working 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 2022/23 Staffordshire North and Stoke on Trent Citizens Advice Bureaux (due to the timing of the merger these figures include all clients seen by the Leek and Cheadle offices in Q4 of 2022/23):

- Provided full advice via our mainstream services and the national debt hub to 21,270 people (14,956 in 2021/22), including the services delivered from Leek and Cheadle in Q4.
- Answered a further 7,532 simple queries (6,551 in 2021/22).
- Dealt with 65,429 brand new advice issues (46,456 in 2021/22).
- Which generated 89,096 activities (78,048 in 2021/22).

- Our advisers helped 1,682 people with issues around Universal Credit. These were mainly help with claiming under the national Help to Claim Service funded by the DWP and delivered by local Citizens Advice offices.

- Our debt advisers helped 13,230 people with 22,236 debt issues and debts totalling £30,300,563 (£12,939,629 in 2021/22). This is a significant increase on 2021/22 and is due in part to the increased demand for debt advice and in part due to the

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additional capacity we acquired through the national debt helpline and then the national debt hub. This has steadily increased during the year.

- 2,518 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 a significant increase on the previous year (1,374).
- The Housing team provided specialist housing advice and casework to 460 people. While this is slightly more than in the previous year (437) it is still below pre-pandemic levels 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 £6.4 million of extra income and other financial gains.
- Helped people benefit from £1.2 million of written off debt, mainly through Debt Relief Orders (DROs).
- Provided advice and information to 37,368 victims of crime.
- Provided in depth support to 837 victims and a further 365 victims of hate crime.

We have maintained our support to people facing serious welfare benefits problems, by developing projects specifically targeted at working with groups and the frontline staff who support them. 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 Gold project, funded by the National Lottery Community Fund until December 2022, helped 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. 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.

The range of advice issues we have addressed is shown in the graphic below.

Debt enquiries have increased sharply. This has been due to a significant increase in demand driven by the cost-of-living crisis and the pressure this has placed on people across the country, but especially in North Staffordshire.

Our ability to respond to this has been affected less by the merger and far more by the investment in our services by Citizens Advice, first through the national debt helpline and, since February, the national debt hub. This has increased our capacity significantly and shows the high regard in which our debt advice is held.

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.

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Health	%
Disabled	3.7
Long Term Health Condition	24.8
No disability or LTHC	71.5

Housing Tenure	%
Owner Occupier	17.1
Private Tenant	27.8
Social Tenant	38.8
Other	16.3

Occupation	%
Employed < 30hrs	15.6
Employed >30 hrs	12.4
Self-employed	4.1
Unemployed	20.9
Permanently sick/disabled	23.1
Retired	6.2
Carer – children	4.1
Carer - adults	2.1
Looking after home	4.0
Other	7.5

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 £176,939 for the financial year 2022/23. This is slightly lower than 2021/22 and significantly lower than in previous years, especially before the pandemic. It reflects the continuing challenges we experience recruiting and retaining volunteers, many of whom are coming under pressure to work, are unable to volunteer due to ill-health or need to spend time caring for grandchildren or elderly relatives.

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 local partnerships and keeps abreast of national strategies via contact with relevant national bodies, such as the Legal Aid Agency, the Money and Pensions Service and our national association Citizens Advice.

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4. FUTURE PLANS

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

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, 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 and national Citizens Advice funds.
- Maintain effective and fit for purpose ICT infrastructure that allows us to take advantage of opportunities and changed behaviour following the pandemic.

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- Demonstrate excellent governance, leadership and management; and supporting 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 is able to meet 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 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 2022/23 of £ 98,797 from continuing operations only. This represented a net inflow on unrestricted funds of £ 122,939, a net outflow on restricted funds of £ (24,142) and £185,833 assets transferred from other charities. 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, £75,000 towards IT, and £400,000 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 £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 Re-provision and general contingencies.

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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 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.

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 2023 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.

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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 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.

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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 31st July 2023. 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

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resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the trustees are required to:

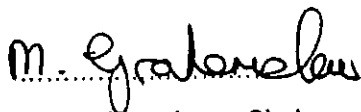
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that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



M. Grahamslaw – Chair

Date 13 November 2023

Independent Auditor's report on the financial statements to members of Staffordshire North and 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 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and related notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 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 2023, 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 and Stoke on Trent Citizens Advice Bureaux

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report (incorporating the strategic report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the trustees' annual report have 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 strategic report and the Trustees' annual 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' regime in preparing a strategic report.

Independent Auditor's report on the financial statements to members of Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 15-16, 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 and 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

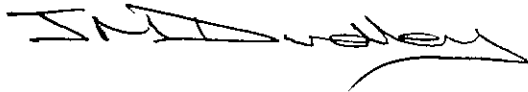
Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed 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. This description forms part of our Auditors' report.

**Independent Auditor's report on the financial statements to members of Staffordshire
North and 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: 1 December 2023

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Statement of financial activities for the year ended 31 March 2023
(Incorporating income and expenditure account)

	Note	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
Incoming from:					
Donations and Legacies	2	317,526	-	317,526	123,761
Charitable Activities	3	414,641	4,189,309	4,603,950	3,972,108
Other Trading Activities	4	4,456	-	4,456	253
Investment	5	47	-	47	3
Total Income		736,670	4,189,309	4,925,979	4,096,125
Expenditure on:					
Raising Funds	6	58,063	-	58,063	56,827
Charitable Activities	7,8	369,835	4,213,451	4,583,286	3,919,408
Total Expenditure		427,898	4,213,451	4,641,349	3,976,235
Net Income/(expenditure)		308,772	(24,142)	284,630	119,890
Being Net Income/ (expenditure) from ongoing activities during the year		122,939	(24,142)	98,797	119,890
Other Income relating to assets transferred from other Charities		185,833	-	185,833	-
Transfer between funds		-	-	-	-
Net movement in funds		308,772	(24,142)	284,630	119,890
Reconciliation of funds					
Total funds brought forward	16	1,365,715	161,289	1,527,004	1,407,114
Total funds carried forward		1,674,487	137,147	1,811,634	1,527,004

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

All income and expenditure derive from continuing activities.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Balance Sheet as at 31 March 2023 (company number 2402902)

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	11	393,726	440,861
Current assets			
Debtors	12	1,307,679	293,518
Cash at bank and in hand		1,165,289	1,292,420
		<u>2,472,968</u>	<u>1,585,938</u>
Creditors - amounts falling due			
within one year	13	(1,055,060)	(499,795)
Net current assets		<u>1,417,908</u>	<u>1,086,143</u>
Total net assets		<u>1,811,634</u>	<u>1,527,004</u>
The funds of the Charity			
Unrestricted funds	16	1,674,487	1,365,715
Restricted Funds	16	137,147	161,289
Total charity funds		<u>1,811,634</u>	<u>1,527,004</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 13th November 2023 and signed on their behalf by:



M Grahamslaw - Chair

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Cash-Flow Statement for the year ended 31 March 2023

	Note	2023 £	2022 £
Cash flows from operating activities			
Net cash provided / (used in) by operating activities	24	(104,477)	39,433
Cash flows from financing activities:	25	-	(7,214)
Cash flows from investing activities:			
Interest income	5	47	3
Purchase of tangible fixed assets	11	(22,701)	(52,440)
Net cash used in investing activities		(22,654)	(52,437)
Increase /(Decrease) in cash and cash equivalents in the reporting year.		(127,131)	(20,218)
Cash and cash equivalents at the beginning of the reporting year		1,292,420	1,312,638
Cash and cash equivalents at the end of the reporting year	26	1,165,289	1,292,420

Analysis of changes in net debt

	2022 £	Cash Flows £	Other Changes £	2023 £
Short term borrowing	-	-	-	-
Total liabilities	-	-	-	-
Cash & cash equivalents	1,292,420	(127,131)	-	1,165,289
Total net debt	1,292,420	(127,131)	-	1,165,289

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2023

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 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 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 2023

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 2023

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 21 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 2023

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 the 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 2023

2. Donations & Legacies	Unrestricted	Restricted	2023
			Total
	£	-	£
Grants	130,465	-	130,465
Donations	1,228	-	1,228
Income from Leek & Cheadle (see note 28)	185,833	-	185,833
	317,526	-	317,526
	Unrestricted	Restricted	2022
			Total
	£	£	£
Grants	123,010	-	123,010
Donations	751	-	751
	123,761	-	123,761
	Unrestricted	Restricted	2023
			Total
	£	£	£
3. Income from charitable activities			
Grants and contract income receivable for charitable activity, advice, and information			
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
	414,641	4,189,309	4,603,950

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2023

	Unrestricted	Restricted	2022 Total
	£	£	£
Grants and contract income receivable for Charitable activity, advice and information			
Generalist Advice	231,895	326,649	558,544
Debt Advice	2,029	1,078,297	1,080,326
Specialist Advice	153,287	427,200	580,487
SVG & Consumer Advice	9,494	1,743,257	1,752,751
	396,705	3,575,403	3,972,108

4. Other Trading Activities

	Unrestricted Funds £	Restricted Funds £	2023 Total £
Training events	4,456	-	4,456

	Unrestricted Funds £	Restricted Funds £	2022 Total £
Training events	253	-	253

5. Investment Income

	Unrestricted Funds £	Restricted Funds £	2023 Total Funds £
Bank interest	47	-	47

	Unrestricted Funds £	Restricted Funds £	Total Funds £
Bank interest	3	-	3

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

6. Expenditure on Raising Funds

	Unrestricted Funds £	Restricted Funds £	2023 Total £
Cost of Generating funds	58,063	-	58,063

	Unrestricted Funds £	Restricted Funds £	Total £
Cost of Generating funds	56,827	-	56,827

7. Expenditure on Charitable activities

Charitable activities 2023

	Unrestricted Funds	Restricted Funds	2023 Funds £
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
	369,835	4,213,451	4,583,286

Charitable activities 2022

	Unrestricted Funds £	Restricted Funds £	2022 Funds £
Generalist Advice	137,251	495,839	633,090
Debt Advice	-	1,048,102	1,048,102
Specialist Advice	140,190	521,810	662,000
SVG & Consumer Advice	-	1,576,216	1,576,216
	277,441	3,641,967	3,919,408

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2023

**Analysis of
Expenditure 2023**

	Activities undertaken directly	Direct Costs	Support Costs	Total 2023
		£	£	£
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
		408,671	127,271	535,942
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	0	2,745	2,745
	Other costs	305,348	17,542	322,890
		1,358,099	286,361	1,644,460
Specialist Advice				
	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	0	2,745	2,745
	Other costs	24,809	10,500	35,309
		528,632	95,453	624,085

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

Analysis of Expenditure on charitable activities	Activities Undertaken Directly	Direct Costs	Support Costs	Total 2023
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	0	5,493	5,493
	Other costs	114,172	22,225	136,397
		1,651,527	127,272	1,778,799
Total		3,946,929	636,357	4,583,286

Analysis of Expenditure 2022

Analysis of Expenditure on charitable activities	Activities undertaken directly	Direct Costs	Support Costs	2022 Total
Generalist Advice		£	£	£
	Wages & Salaries	457,794	50,158	507,952
	Staff & Volunteers	5,866	1,935	7,801
	Office Costs	20,573	28,290	48,863
	Premises Costs	22,928	36,727	59,655
	Governance Costs	-	1,266	1,266
	Other costs	1,539	6,014	7,553
		508,700	124,390	633,090

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2023

Analysis of

Expenditure on charitable activities	Activities undertaken directly	Direct Costs	Support Costs	2022 Total
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Debt Advice

Wages & Salaries	770,946	80,654		851,600
Staff & Volunteers	5,585	3,128		8,713
Office Costs	6,965	45,402		52,367
Premises Costs	5,123	58,774		63,897
Governance Costs	200	2,046		2,246
Other costs	59,509	9,770		69,279
	848,328	199,774		1,048,102

Specialist Advice

Wages & Salaries	529,670	43,604		573,274
Staff & Volunteers	5,685	1,688		7,373
Office Costs	12,999	24,564		37,563
Premises Costs	-	31,833		31,833
Governance Costs	-	1,104		1,104
Other costs	5,590	5,263		10,853
	553,944	108,056		662,000

SVG & Consumer Advice

Wages & Salaries	1,167,876	77,463		1,245,339
Staff & Volunteers	15,204	4,204		19,408
Office Costs	37,132	37,516		74,648
Premises Costs	67,812	36,638		104,450
Governance Costs	-	2,622		2,622
Other costs	113,426	16,323		129,749
	1,401,450	174,766		1,576,216

Total

	3,312,422	606,986		3,919,408
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Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2023

9. Net movement in funds

	2023	2022
	£	£
This is stated after charging:		
Depreciation	69,836	80,573
Operating lease rentals	61,038	96,946
Auditors' remuneration:		
- Audit services	8,073	7,140

10. Staff Costs

	2023	2022
	£	£
Wages and salaries	3,336,890	2,925,486
Social Security Costs	253,506	215,462
Redundancy & Settlement Costs	2,000	-
Pension Costs	98,206	94,045
Benefits	16,590	18,914
	3,707,192	3,253,907

	No.	No.
The average number of employees, analysed by function was:		
Charitable activities	179	154
Cost of generating funds	1	1
Management and administration of charity	2	2
	182	157

One employee received remuneration between £60,000-£70,000

Remuneration of £Nil (2022: £Nil) was paid to the Trustees during the year.

During the year, reimbursed expenses were paid to no Trustees amounting to £Nil (2022: £Nil)

The key management personnel of the Charity comprise the Chief Executive Officer and the five managers (2022: five managers). The total employee benefits of the key management personnel of the Charity were £277,450 (2022: £255,453)

Total redundancy & settlement payments during the year amounted to £2,000 (2022: £Nil).

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 2023

11. Tangible fixed assets

	Freehold Property £	Leasehold Property £	Fixtures, Fittings and Equipment £	Total £
Cost				
At the beginning of the year	140,449	891,999	730,785	1,763,233
Additions	-	3,726	18,975	22,701
At 31 March 2023	140,449	895,725	749,760	1,785,934
Depreciation				
At the beginning of the year	28,548	678,489	615,335	1,322,372
Depreciation	3,172	25,320	41,344	69,836
At 31 March 2023	31,720	703,809	656,679	1,392,208
Net book value at the beginning of the year	111,901	213,510	115,450	440,861
Net book value at the end of the year	108,729	191,916	93,081	393,726

12. Analysis of debtors

	2023 £	2022 £
Trade debtors	677,239	105,416
Prepayments and accrued income	416,884	173,243
Other debtors	27,723	14,859
Leek & Cheadle Citizens Advice	185,833	-
	1,307,679	293,518

13. Analysis of creditor < 1 year

	2023 £	2022 £
Trade creditors	108,232	51,077
Payments received on account for contracts or performance related grants	1,903	7,541
Accruals & Deferred Income	585,721	258,951
Taxation and Social Security	211,312	115,722
Other Creditors	147,892	66,504
	1,055,060	499,795

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 2023

Deferred Income

	2023	2022
	£	£
Deferred income Bought Forward	198,534	263,423
Resources deferred during the year	493,197	198,534
Amount released from previous year	(198,534)	(263,423)
Deferred income Carried Forward	493,197	198,534

Creditors includes £493,197 (2022: £198,534,) 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	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)
Creditors-amounts falling due after one year	-	-	-	-
Net assets at 31 March 2023	836,579	837,908	137,147	1,811,634

	Unrestricted funds	Designated funds	Restricted funds	2022
	£	£	£	£
Tangible fixed assets	-	279,572	161,289	440,861
Current assets	1,077,837	508,101	-	1,585,938
		-	-	
Creditor-amounts falling due within one year	(499,795)	-	-	(499,795)
Creditors-amounts falling due after one year	-	-	-	-
Net assets at 31 March 2022	578,042	787,673	161,289	1,527,004

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2023

15. Government Grants

	2023	2022
	£	£
Local Government	113,393	93,010
CJRS Grant	-	3,379
Big Lottery Fund	285,875	219,829
	<u>399,268</u>	<u>316,218</u>

The charitable company has been eligible to claim additional funding in the prior 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.

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

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

	At 1 April 2022	Incoming resources	Outgoing resources	Transfers	At 31 March 2023
	£	£	£	£	£
Restricted Funds					
Consumer Advice	-	1,058,739	1,058,739	-	-
Biddulph Town Council	-	25,000	25,000	-	-
Help to Claim (Future Support)	-	35,431	35,431	-	-
SOT Citywide (Housing)	-	41,361	41,361	-	-
SOT Citywide (Debt)	-	113,414	113,414	-	-
Citizens Advice – Debt Helpline		170,132	170,132	-	-
Citizens Advice - Face to Face Debt Advice	-	408,180	408,180	-	-
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	-	-
S-O-T Refugee Asylum Project	-	77,039	77,039	-	-
Potteries Moneywise	-	165,583	165,583	-	-
Citizens Advice Carbon Monoxide	-	26,490	26,490	-	-
National Lottery CF - Welcome Advice	-	92,865	92,865	-	-
Staffordshire Commissioner					
Uniting Staffordshire Against Hate	4,560	149,596	151,595	-	2,560
Staffordshire Commissioner -					
Staffordshire Victim Gateway	15,440	715,586	721,026	-	10,000
Weston Power	-	15,416	15,416	-	-
Trussell Trust (NuL)	-	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 - Office Extension	133,942	-	14,968	-	118,974
Coalfields Refurbishment 1 (S-O-T)	5,886	-	273	-	5,613
Newcastle Office Refurbishment	1,461	-	1,461	-	-
City S-O-T - 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	-	-
Total Restricted Funds	161,289	4,189,309	4,213,451	-	137,147
Total Funds	1,527,004	4,925,979	4,641,349	-	1,811,634

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

16. Movements in funds - prior year	At 1 April 2021 £	Incoming resources £	Outgoing resources £	Transfers £	At 31 March 2022 £
Unrestricted funds					
General Funds	437,213	380,687	174,666	(65,192)	578,042
Other Income	-	123,761	123,761	-	-
LAA Fund	-	16,274	16,274	-	-
	437,213	520,722	314,701	(65,192)	578,042
Designated Funds					
Fixed assets	232,575	-	19,567	-	213,008
Building repairs	50,000	-	-	25,000	75,000
Staffing costs	359,808	-	-	40,192	400,000
IT Provision	50,000	-	-	-	50,000
General contingencies	49,665	-	-	-	49,665
	742,048	-	19,567	65,192	787,673
Total unrestricted funds	1,179,261	520,722	334,268	-	1,365,715
Restricted Funds					
Consumer Advice	-	894,728	894,728	-	-
Biddulph Town Council	-	25,000	25,000	-	-
Help to Claim	-	293,316	293,316	-	-
Help to Claim (Best Practice Lead)	-	39,980	39,980	-	-
S-O-T Housing & Debt Advice	-	153,197	153,197	-	-
Refugee Action	-	3,000	3,000	-	-
Citizens Advice - Face to Face Debt Advice	-	417,388	417,388	-	-
Citizens Advice - Energy Advice	-	33,866	33,866	-	-
VOICES (Housing)	-	25,239	25,239	-	-
Potteries Moneywise	-	165,277	165,277	-	-
Aspire Financial Capability	-	46,153	46,153	-	-
Children in Need	-	38,813	38,813	-	-
Citizens Advice - IDMA	-	73,074	73,074	-	-
S-O-T Refugee Asylum Project	-	49,906	49,906	-	-
Challenge North Staffs	-	15,000	15,000	-	-
Staffordshire Commissioner - Victims & Witnesses Fund	-	10,956	10,956	-	-
Illegal Money lending Teams	-	4,990	4,990	-	-
Uniting Staffordshire Against Hate	-	82,289	77,729	-	4,560
Staffordshire Commissioner - Staffordshire Victim Gateway	60,000	736,071	780,631	-	15,440

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

16. Movements in funds - prior year	At 1 April 2021	Incoming resources	Outgoing resources	Transfers	At 31 March 2022
Voices (Benefits)	-	41,667	41,667	-	-
Access to Justice	-	4,632	4,632	-	-
Voices (WBBL)	-	99,102	99,102	-	-
Citizens Advice - Scams Action	-	30,169	30,169	-	-
Big Lottery Fund - Potteries Gold	-	54,552	54,552	-	-
NS Multiple Sclerosis Society	-	3,500	3,500	-	-
Community Foundation	-	8,333	8,333	-	-
Community Investment Fund	8,068	-	8,068	-	-
National Lottery - Office Extension	148,910	-	14,968	-	133,942
Coalfields Refurbishment 1 (S-O-T)	6,159	-	273	-	5,886
Newcastle Office Refurbishment	4,716	-	3,255	-	1,461
City S-O-T - Fuel Voucher Scheme	-	42,037	42,037	-	-
Stoke North Big Local	-	6,725	6,725	-	-
NHS Combined Health Care Trust	-	44,167	44,167	-	-
N Compass Staffs Carers	-	25,000	25,000	-	-
British Gas Energy Trust	-	40,303	40,303	-	-
Energy savings fund	-	66,973	66,973	-	-
Total Restricted Funds	227,853	3,575,403	3,641,967	-	161,289
Total Funds	1,407,114	4,096,125	3,976,235	-	1,527,004

17. Purposes of Funds

Unrestricted 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.

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 organisation 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 2023

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.

Restricted Funds:

- Citizens Advice – Scams Action - Funds provided by Citizens Advice to provide advice to people who have experienced online scams.
- 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.
- Carbon Monoxide - Funds provided by Citizens Advice to offer advice and to support clients about carbon monoxide.
- Voices (WBBL) - A fund provided by the Voices Partnership to provide Specialist Welfare Benefits to frontline staff working for partner organisations.
- 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.
- MaPS Debt Helpline - Funds provided by MaPS via Citizens Advice to provide a national helpline for clients in Debt.
- 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.
- Big Lottery- Welcome Advice - Funds provided by the National Lottery to support and advise new migrants.
- 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.
- Justise Together Initiative - Funding from a partnership of grant making trusts to develop and promote immigration advice.
- Potteries Moneywise - Funds received and accrued to run the Potteries Moneywise financial capability project and the National lottery community fund.
- MaPS National Debt hub - Funds provided by MaPS via Citizens Advice to be part of the supply chain for CA's national debt advice hub.
Funds provided by Access to Justice to fund work to support women with no recourse to public funds who are at risk of exploitation.
- Access to Justice
- Multiply - Funds from the Department for education via S-O-T and Staffordshire County Councils to provide numeracy support to financial capability clients
- Citizens Advice – IDMA - Funds from Citizens Advice to deliver debt advice via webchat.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

17. Purposes of Funds- (continued)

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 the British Gas Energy Trust to fund energy advice.
Trussell Trust (SMD)	-	Funds provided by the Trussell Trust to provide financial capability advice to people using foodbanks in Staffordshire Moorlands
Trussell Trust (NuL)	-	Funds provided by the Trussell Trust to provide financial capability advice to people using foodbanks in Newcastle-under-Lyme.
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 Voices (Benefits)	-	Funds from the Office of the Police and Crime Commissioner to fund the 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.
National Lottery Community Fund -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.
Weston Power	-	Funds to provide energy advice in some of the poorest wards 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.
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 Staffs Community Foundation to support the Volunteers
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 Office Extension	-	Funds provided by National Lottery 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.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

17. Purposes of Funds- (continued)

- | | | |
|-------------------------------------|---|---|
| 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 the DWP via 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. |
| City SOT Fuel Voucher Scheme | - | Money provided by SOT CC for the Household Support Fund for fuel vouchers for vulnerable clients |
| 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 work 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. |

18. Financial Commitments

Capital Commitments

There were no capital commitments at the balance sheet date.

Operating Lease Commitments

At 31 March 2023 the total of the charity's future minimum lease payment operating leases as follows:

	2023	2022
	£	£
Land and Buildings		
Less than one year	81,398	85,031
Between two to five years	303,400	317,933
Greater than five years	185,625	221,126
	570,423	624,090
Other Assets		
Less than one year	15,839	11,915
Between two to five years	45,199	31,951
Greater than five years	0	3,080
	61,038	46,946

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

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 £98,207 (2022: £94,045) outstanding contributions at 31 March 2023 £19,780 (2022: £34,133).

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 2023.

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 (2022 £Nil) and the amount of funds paid during the year amounted to £Nil (2022: Nil). The balance of funds held by the Charity as agent, in the form of a bank deposit, as at 31 March 2023 £90 (2022: £90).

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

24. Reconciliation of cash flows from operating activities

	2023	2022
	£	£
Net Income for the reporting period	284,630	119,890
Add Depreciation	69,836	80,573
Less Interest Income	(47)	(3)
Decrease / (Increase) in debtors	(1,014,161)	(69,921)
(Decrease) / Increase in creditors	555,265	(91,106)
Net cash provided by operating activities	(104,477)	39,433

25. Cash flow from financing activities

	2023	2022
	£	£
Net finance leases	-	-
Repayment of borrowings	-	(7,214)
Net cash used by financing activities	-	(7,214)

26. Analysis of cash at bank and in hand

	2023	2022
	£	£
Cash at bank and in hand	1,165,289	1,292,420
Total cash & cash equivalents	1,165,289	1,292,420

27. Financial Instruments

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

Financial Assets

	2023	2022
	£	£
Debt instruments measured Amortised cost:		
Trade debtors (note 12)	677,239	105,416
Other debtors (note 12)	27,723	14,859
	704,962	120,275

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2023

Financial Liabilities

	2023 £	2022 £
Trade Creditors (note 13)	108,232	51,077
Finance Leases (notes 13)	-	-
Other Creditors (note 13)	147,892	66,504
Accruals (note 13)	191,947	78,999
	448,071	196,580

	Unrestricted	Restricted	2023 Total
	£	-	£
28. Merger Leek CAB & Cheadle CAB			
Leek CAB	94,440	-	94,440
Cheadle CAB	91,393	-	91,393
	185,833	-	185,833

Income from the above charities represents the net assets of each Charity as at 31st December 2022. This is the date at which both Charities merged with Staffordshire North & Stoke-on-Trent Citizens Advice.