

**REGISTERED COMPANY NUMBER: 03434602 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1065417**

**Report of the Trustees and  
Unaudited Financial Statements  
for the Year Ended 31st March 2022  
for  
CALDERDALE CITIZENS ADVICE BUREAU  
TRADING AS CITIZENS ADVICE CALDERDALE**

Riley & Co Limited  
Chartered Accountants  
52 St Johns Lane  
Halifax  
West Yorkshire  
HX1 2BW

**CALDERDALE CITIZENS ADVICE BUREAU  
TRADING AS CITIZENS ADVICE CALDERDALE**

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for the Year Ended 31st March 2022**

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**CALDERDALE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03434602)  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Report of the Trustees  
for the Year Ended 31st March 2022**

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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The Charity's objects as in its Memorandum and Articles of Association, dated 17 October 2012, are stated as "to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Calderdale and surrounding areas."

The charity achieves these objectives: by the provision of free advice and information to the community of Calderdale; by the provision of local Citizens Advice offices, outreach services located in community buildings; a telephone advice line, email service, access to online information and specialist level advice in welfare, benefits and debt.

**Public benefit**

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

**Volunteers**

Citizens Advice Calderdale is assisted by the activities of volunteers, the value of which has not been quantified for the purpose of these accounts.

**CALDERDALE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03434602)**  
**TRADING AS CITIZENS ADVICE CALDERDALE**

**Report of the Trustees**  
**for the Year Ended 31st March 2022**

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**ACHIEVEMENT AND PERFORMANCE**

**OUR YEAR IN REVIEW**

Citizens Advice Calderdale has had another successful year in providing an advice and information service to the people of Calderdale, albeit against the backdrop of uncertainty in relation to the commissioning of nationally led services (Help to Claim and Money Advice). This led to a significant restructure of our organisation, losing a number of experienced staff in the process. We used this opportunity to streamline processes and create efficiency; to ensure that as much of our resource was client facing.

During the year, we have delivered our contracted services on behalf of our primary funder, Calderdale Council and all other funders. We have continued to adapt our services and access channels and delivery modes to ensure that the most vulnerable clients could get the help they needed. This included the return of face-to-face appointments which are delivered at Harrison Road, St. Augustines' Centre, two Yorkshire Building Society branches (Brighouse and Halifax), Mytholmroyd Community Centre and Hebden Town Hall.

In so doing we have helped 10,676 people with 29,078 issues; where appropriate and needed we have worked with key partners so that bespoke intervention packages were provided to clients. A sample of our clients is independently surveyed on a quarterly basis and for 2021/22, 94% of clients stated that they would recommend our service.

We continued to provide additional support for clients in relation to benefit appeals until December 2021. We are grateful of the funding provided by the Henry Smith Charity and over the three years of this project, the team have successfully delivered a service to beneficiaries, yielding over £4.1m in entitled benefits. We have successfully applied to the Henry Smith Charity for additional funding for a further three years to enhance our Welfare benefit capability. The project will begin in Autumn 2022.

We have also been appreciative of the additional funding support provided by Calderdale MBC and Community Foundation for Calderdale (Household Support), which allowed us to provide additional help to our most vulnerable clients at critical points in their lives. (Access to supermarket shopping vouchers).

Throughout the year, more of our staff returned to the office as Covid rules and behaviours were relaxed and enabled them to adopt a hybrid model of working.

During the year we have:

- Delivered our contracted services , monitored our performance and reported to Calderdale Council and other external funders as required
- Provided telephone advice, e-mail services and video platform opportunities for Calderdale residents
- Worked with national Citizens Advice in providing "Help to Claim" services via telephony, e-mail and webchat channels
- Provided a Debt casework service for Calderdale residents
- Provided a Benefit Appeal service for Calderdale residents
- Provided additional services for Hebden Royd residents (currently digitally)
- Provided Energy Advice & Casework for Calderdale residents
- Provided free training session for front-line workers across Yorkshire & Humber in relation to harm related gambling (April to May 2021)
- Made referrals to other advice and support providers as appropriate

**Enhancements to Services**

We consistently review the services we provide to ensure that we remain accessible for clients and deliver the services they need. In addition, when we are successful in obtaining additional funding, we review how we deploy our team members, so that we can deliver new services whilst assuring stability for existing services. This year has been no exception as we responded to new funding streams and made enhancements to existing client offers.

**Report of the Trustees  
for the Year Ended 31st March 2022**

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Towards the end of 2021, we introduced an additional service at Hebden Town Hall, which was funded by Hebden Royd Town Council with additional appointments for people living within their boundaries.

Energy advice has always been offered to clients by way of projects such as joint services offered in a West Yorkshire based partnership, national Citizens Advice Best Energy Deal initiatives and we continued to deliver advice & support via the Energy Redress funded project. During 2021/22, we were successful in obtaining funding from National Citizens Advice via the Energy Advice Programme and Carbon Monoxide (pilot) to deliver additional energy advice. This was timely with the significant increase in the Energy Price Cap which occurred in October 2021. This area remains an important theme as energy prices continue to rise and households will face increased bills.

Additional funding provided by Calderdale MBC through the Anti-Poverty funding stream allowed us to extend our services to the most vulnerable clients in Calderdale.

During the latter stages of 2021/22, we were afforded an opportunity (through the national Citizens Advice organisation) to deliver face to face services in Yorkshire Building Society premises at Brighouse and Halifax each week. This service will be funded until 31st March 2023.

Our telephone Advice Line continues to go from strength to strength and continues to be the most popular choice for first contact by clients. This access channel ensures that clients are fast tracked to caseworker teams and other key partners for continuing support.

More detailed information is provided in "Our Funding" which describes services and the key funders who made this possible.

It is a great credit to our paid staff and volunteer members that when changes to our services are made they respond so professionally and provide a seamless transition for all our clients.

**Our Client needs**

During 2021/22, there was still a high demand for services provided by Citizens Advice Calderdale and it is fair to state that clients still felt anxious about the impact of the Covid-19 pandemic. In total 10,676 people were helped in relation to 29,078 issues and problems. For the majority of the year, the main issues clients sought help with were Welfare Benefits and Debt; with the top issues being "Universal Credit -Initial Claim", "Personal Independence Payment" and "Council Tax Arrears".

We continued to provide advice & support in relation to Discrimination, Financial Capability, Housing, Legal and Relationships & Family issues.

In the early months of 2022 it became apparent that the country would be facing an unprecedented cost-of-living crisis fuelled by rising inflation. This will undoubtedly hit those with lower incomes the hardest and will lead to further demand and pressure on our services.

**Our Third Sector Partners**

Partnership working continued to be strengthened during 2021/22, using earlier experiences and creating new links. Key partners include Smartmove, Women's Centre, St Augustine's Centre, Halifax Opportunities Trust, Ovenden Foodbank, Mytholmroyd Community Centre and Newground Together to name but a few.

**Our Team**

We are fortunate that we have a strong team of professional, skilled and dedicated paid staff and volunteers who enthusiastically meet our ongoing challenges.

**Report of the Trustees  
for the Year Ended 31st March 2022**

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During 2021/22, we were able to bring back some of our volunteers who supported in new ways, for example closing cases, surveying clients, becoming involved in the Carbon Monoxide pilot and others to direct client support via completion of forms. We are extremely grateful for the support they offered.

During the summer and autumn of 2021 we faced considerable uncertainty regarding the recommissioning of our Help to Claim and MAS debt services. Both contracts were nationally administered through national Citizens Advice and contributed to our core overheads. National Citizens Advice tried to broker new arrangements across the country but faced difficulties with the new commissioners which caused severe problems for local offices. With the potential loss of core funding Trustees needed to ensure the continued viability of our services and reluctantly during January and February 2022, embarked on a comprehensive restructure of our services which resulted in the loss of a number of staff.

It is greatly to their credit that the whole team has continued to provide a continuity of service to clients despite the uncertainties presented and the Trustees are very grateful to them for the professionalism and resilience that they have shown. Continuity of leadership is vital to any team and the CEO (Caroline Jones), Business & Finance Manager (Jo Haslam) and Operations Manager (Liz Horne) continue to provide this stability and Caroline particularly gives us the creative leadership which we need.

The Trustee board with chair Roger Moore have remained supportive and resolute and have been ready to make the difficult strategic decisions necessary to maintain our services.

**Report of the Trustees  
for the Year Ended 31st March 2022**

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**ACHIEVEMENT AND PERFORMANCE**

**OUR FUNDING**

**Primary Funding**

Just under half of our funding is provided by Calderdale Metropolitan Borough Council, initially via a three year grant extended twice for a 12 month period and most recently two years, expiring March 2024; to provide advice & information services across Calderdale. The agreement recognises our unique and specialist skills and our ability to deliver a high level and professional service. Within the agreement, we are required to deliver a prescribed level of client support and to provide regular returns to CMBC. Whilst this funding provides an essential foundation for our work, it cannot meet all the needs of Calderdale residents and for those with some particular or complex needs, we need to turn to other funding sources.

Specifically Funded Projects

**Money Advice Services (Debt Advice) Project**

This project allows provision of face to face, video platform-based and telephony services for debt advice (including budget management support) to those in need of help throughout Calderdale. This service is due to be recommissioned (see above) and is currently extended to January 2023.

**Help to Claim**

This funding is provided to deliver advice and support in making an initial claim for Universal Credit. We work with other local Citizens Advice and the national service to assist clients. Until 31st March 2022, we provided face to face, telephony and web-chat delivery and from 1st April 2022, the model changed to digital only and was extended to 31st March 2023.

**Improving Lives (Henry Smith Charity)**

This funding was provided to deliver a benefit appeals service for vulnerable clients across Calderdale and ended in December 2021. Other funding streams are being sought to replace this valuable service.

**Gambling Support Services for Yorkshire & Humber Region**

This service was designed to deliver training for frontline workers across the Yorkshire & Humber region. The service is funded by GambleAware and we were part of a Citizens Advice delivery hub model, spanning England and Wales. This funding was extended until May 2021.

**Web Chat Pilot**

Money Advice Trust provided additional funding to Citizens Advice to assist in dealing with the anticipated increase of debt clients. This webchat channel was supplementary to the core debt advice project and was initially funded until March 2021. Due to the success in delivering this project, the grant has been extended until 31st January 2023.

**Henry Smith Charity**

We have recently been awarded further funding by the charity to enhance our Welfare benefit capability.

**Innovation Hub (BEIS)**

National Citizens Advice provided an opportunity to work with their Innovation Hub to help clients who faced barriers in accessing services, by redesigning them using client insight and subject matter expertise. This funding ended at July 2021 and we continue to use the learning from this project in our current web re-design project.

**Anti-Poverty Project**

Additional funding was provided by Calderdale MBC to provide additional support to clients by delivering increased numbers of outreach appointments. This funding has been extended to March 2023.

**Keeping Calderdale Cosy (Energy Redress)**

**Report of the Trustees  
for the Year Ended 31st March 2022**

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**ACHIEVEMENT AND PERFORMANCE**

This service provides full energy advice for household in the most deprived Lower Super Output areas (LSOAs); helping them with a whole range of issues such as understanding energy tariffs, heat saving tips, advocacy (e.g. challenging energy providers) and providing small measures (e.g. power-down plugs). This project seeks to support people to have warmer homes and reduce the household carbon footprint. The funding ends in August 2022.

**Hebden Royd Service**

The Hebden Royd Town Council provided funding for an additional service for residents living within their parish boundary. This service commenced in February 2021 and additional funding has been provided until March 2023.

**Ovenden Foodbank drop in**

This funding initially commenced in October 2019 and was temporarily suspended in March 2020 due to Covid-19 restrictions. This service is funded by Community Foundation for Calderdale and provides a drop-in service for clients living in Ovenden. It was reintroduced during 2022 to fulfil the remaining grant requirements.

**#iWill**

This funding allowed us to engage with young people with a view to increasing social action amongst 16-20 year olds. This funding should have ended on 31st May 2020 but was temporarily suspended due to Covid-19 lockdown restrictions. The remaining balance was expended by the end of October 2021.

**Energy Best Deal**

National Citizens Advice provided an opportunity to bid for funding during the latter half of 2021/22 and we were successful in deploying an Energy Champion to support the nationally driven social media campaigns and provide online training sessions across the borough. This funding ended on 31st March 2022.

**West Yorkshire Northern Power Grid**

This project provides energy advice and referral to Priority Services Register for clients and we work in partnership with Leeds Citizens Advice as the primary. This funding ended in December 2021.

**Research and Campaigns**

A key aim of our work is to improve the policies and practices that affect peoples' lives through the provision of feedback to local and national government about the experiences of our clients. This feedback assists our national body to generate evidence on which they can lobby government to effect change and adapt policies & practices.

During 2021/22 we focused on the rapidly increasing cost of living. With energy prices rising at unprecedented rates and inflation escalating, many people's static incomes were becoming worth less. This was/is increasingly pushing people into a deficit budget which is a pattern that we are seeing at both a local and national level.

Due to our long-standing expertise in energy advice provision, we decided to focus our preventative work and research in that area. As the energy market gives limited choice for switching, we focused on energy use reduction behaviour change through attending local front line worker training, client fairs, and open days.

**FINANCIAL REVIEW**

**Financial position**

The charity has had incoming resources during the year of £674,621 (2021 : £753,410) and has expended £628,653 (2021: £646,331), leaving a surplus, before transfers, for the year of £45,968 (2021 : £107,079).

The unrestricted reserves of the charity are £437,611 (2021 : £374,290) at the end of the year. The restricted funds are £623 (2021 : £17,976).

CALDERDALE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03434602)  
TRADING AS CITIZENS ADVICE CALDERDALE

Report of the Trustees  
for the Year Ended 31st March 2022

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**FINANCIAL REVIEW**

**Investment policy and objectives**

We invest a proportion of our current funds (usually a minimum of £50,000) in a high interest COIF Charities Investment Fund.

The amount invested at 31 March 2022 was £178,000 (2021 : £178,000).

**Reserves policy**

The charity aims to have unrestricted reserves equivalent to at least 3 months operating expenditure, calculated as £180,000. This amount will cover the costs to the charity should all funding streams end or be significantly reduced.

The detailed summary of reserve commitments at 31 March 2022, are shown below:

	£
Total Funds at 31.3.22	438,234
Less : Restricted funds	(623)
Less : Funds to cover 3 months operating costs	(180,000)
Less : Funds to cover redundancy costs	(60,000)
Less : Funds to cover dilapidations on leased property	(23,000)
Less : Cost of Living Vouchers	(5,000)
Less : Energy Caseworker (April 2023 - March 2024)	(27,551)
Less : Advise Supervisor	(34,602)
Less : Proposed salary uplift for 2 years	(49,712)
Less : Funds to relocate premises	(15,000)
<b>"Free" Reserves</b>	<b>42,746</b>

**Report of the Trustees  
for the Year Ended 31st March 2022**

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**FUTURE PLANS**

Over the years Citizens Advice Calderdale has attained a pre-eminent position for providing free, independent, confidential and impartial advice to everyone in relation to their rights and responsibilities. Our aim is to retain our standing as the primary advice agency in Calderdale.

To do this we will aim to give people the knowledge and confidence they need to find their way forward, whoever they are and whatever their problem.

We will continue to improve the policies and practices that affect people's lives and value diversity, promote equality and challenge discrimination.

In line with other charitable bodies and members of the community & voluntary sector, we recognise that significant changes lie ahead and we will have to continue to provide an effective, efficient and improving service to our clients in the context of reduced funding opportunities. Advice demand is still growing as a result of welfare reform, insecure employment, poverty, inadequate housing and tensions within local communities. This position has been made significantly worse by the Covid-19 pandemic and it is widely reported that inequality gaps have increased. As supportive measures start to be withdrawn and inflation rises, higher level of problematic debt and increasing strains on relationships can be anticipated.

With a view to offsetting some of the risks associated with the anticipated demand and our ability to meet it, the Trustee Board have agreed to deploy reserves for the 2022/23 year as follows:

- 43 hours per week to support telephony, email and face to face services
- A welfare benefits caseworker
- An additional debt caseworker

Our outreach services have traditionally made use of partner premises so that we are more accessible to clients in terms of proximity and building design. Many partner organisations are reviewing their estates strategy and will not be opening the premises that we have used to deliver services. Our company premises at Harrison Road are not wholly suitable for our needs in assuring good access for clients, so the Trustee Board have agreed to create a "relocation fund" which we intend to build up so that we can start to think about re-location of premises in coming years.

Our strategic objectives take account of these challenges and our priorities include:

- Ensure that the services offered are available to people who are suffering multiple disadvantage including social isolation, digital exclusion and health related issues.
- Continuous development of the channels of access for clients using face to face, telephony and digital means.
- Strengthening our role as Equality Champion in line with the Citizens Advice Equality, Diversity and Inclusion goals.
- Reinforcing our role in representing clients and campaigning for change.
- Securing the future of our services by ensuring that Citizens Advice Calderdale remains financially viable with staffing, premises and equipment to meet the demands of our clients. This also includes governance by Trustee Board, continued professionalism of staff and good IT infrastructure.
- Increase volunteer base including trustees to better reflect the local community.
- Ensure that Citizens Advice Calderdale remains competitive and provides value for money. This will involve the attainment of increased funding and continuous development of staff skills.
- Ensure that we develop and implement a Covid-19 recovery plan so that we remain viable and able to meet client needs.

**CALDERDALE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03434602)**  
**TRADING AS CITIZENS ADVICE CALDERDALE**

**Report of the Trustees**  
**for the Year Ended 31st March 2022**

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**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity as a limited company is governed by its Memorandum and Articles of Association, dated 16 September 1997, and amended 19 January 1998 and further amended on 4 October 2012.

**Recruitment and appointment of new trustees**

As set out in the Articles of Association the first Trustees shall be those persons notified to Companies House as the first directors of the Charity. There shall be a minimum number of three Trustees and a maximum number of fifteen Trustees.

The Charity wishes its Trustee Board to be representative of the local communities it serves, as well as containing the range of skills necessary to provide leadership and good governance.

To that end the Charity advertises to fill any vacancies on the Board from time to time and Trustees are selected through an open recruitment process.

**Organisational structure**

The charity is managed and overseen by our Trustee Board.

The charity re-branded itself and now operates under the trading name of Citizens Advice Calderdale.

Citizens Advice Calderdale is governed by the Trustee Board which is responsible for setting the strategic direction of the organisation and the policies of the charity.

The Trustees carry the ultimate responsibility for the conduct of the organisation and for ensuring that it satisfies its legal and contractual obligations. Full Trustee Board meetings are held six times each year. Day to day operation of the organisation is delegated to the Chief Executive and her senior management team.

**Induction and training of new trustees**

New trustees are provided with an induction pack containing information about the Charity, the work it carries out and the national Citizens Advice network. Induction meetings are held by the Chair of the Trustee Board and the Chief Executive, covering:

- The role and obligations of trustees
- Governing documents
- The Charity's aims and objectives
- The membership requirements of Citizens Advice
- The Charity's financial position and income sources
- Future plans and objectives

Trustees are also invited to attend training and conferences run by Citizens Advice at regional and national levels.

**Key management remuneration**

Our trustee board takes recommendations, on an annual basis, for any across the board cost of living pay increases. As a guide we reflect on local authority and national Citizens Advice pay scales but any awards are subject to affordability within our funding provisions. In addition, if any member of staff is seen as having "gone beyond the normal expectation" in terms of performance then their line manager may place a recommendation to the trustee board for an additional payment.

**Report of the Trustees  
for the Year Ended 31st March 2022**

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**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Related parties and Wider network**

Citizens Advice Calderdale is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Offices, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

Citizens Advice Calderdale adheres to the principles of the national network.

**Risk management**

The Trustees have reviewed the major risks and implemented various procedures to manage those risks as follows:

Regular meetings, clear reporting and defined policies in all aspects of the organisation's work serve to help minimise exposure to risk.

Meetings and procedures include: monthly reconciliation of income and expenditure accounts, regular meetings between the Chief executive and the Finance Manager and detailed reports to the Trustee Board membership. These reports contain written and verbal presentations and are submitted to full Trustee Board.

Full and detailed quarterly monitoring reports on activities and expenditure are submitted and presented to our main funder (Calderdale Council) and detailed reports are provided to other funders in line with the grant agreement conditions.

The Trustees remain mindful of the need to deliver services in line with contractual and grant agreements and we endeavour to deliver a proactive and professional service. We deliver a comprehensive service to our Local Authority and continue to meet the key performance measures as outlined in this contract and those associated with other grant agreements.

We also provide assistance to the Local Authority in terms of information, projects and liaison. Citizens Advice Calderdale's relationship with the Local Authority continues to be managed on an ongoing basis with regular meetings and communications between the Chief Executive and appropriate departments. As such, the Chief Executive is a member of a number of standing committees and groups which deliver output on behalf of the Local Authority. These include the Anti-Poverty Steering Group, Equalities Forum, Inclusive Economy Partnership and Calderdale Hate Crime Partnership (The Chief Executive is the chair of this group).

We aim to provide full support to the Local Authority on appropriate issues whilst maintaining our independence in relation to client confidentiality, social action and influence.

**CALDERDALE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03434602)  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Report of the Trustees  
for the Year Ended 31st March 2022**

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**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Quality Management**

The quality of the governance systems that underpin the advice provided by Citizens Advice Calderdale is maintained through an accreditation programme provided by CitA. We obtained the highest level of accreditation in the most recent audit.

The main ongoing risks that are faced by Citizens Advice Calderdale are as follows:

**Demand for Advice**

Demand for our assistance continues to be a significant driver of our risk analysis. The numbers of enquiries through traditional routes remain fairly constant but we recognise that there is an ongoing and increasing demand for advice through other sources. We continue to investigate alternative ways of providing access to advice including use of digital technology and working with other local Citizens Advice offices. By developing such options, we are able to use our limited resources to provide advice to the most vulnerable or those with more complicated problems/issues.

**Sustainable Funding**

The uncertain economic climate and continuing public sector pressures pose significant risks to Citizens Advice Calderdale. The Local Authority advice and information services funding for the 2017/20 was significantly reduced compared to previous years which led to the service re-structure. We continue to attempt to diversify our funding from other sources as part of our current and longer-term planning. We continue to look for best value in our budgeting and to work as efficiently as possible. The result of economic uncertainty will present some, as yet unknown risks to potential funding in the future.

**Data protection**

We continue to hold a significant amount of confidential information relating to our clients and the activities we carry out on their behalf. We monitor for compliance with legal requirements and all paid staff, volunteers and trustees take part in information Assurance training on an annual basis. New or increased risks are assessed as and when they are identified and appropriate actions are taken to mitigate them. This includes policies to ensure the health and safety of our team and clients.

**Statement of Internal Controls**

The local Citizens Advice trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

03434602 (England and Wales)

**Registered Charity number**

1065417

**Registered office**

37 Harrison Road  
Halifax  
West Yorkshire  
HX1 2AF

**CALDERDALE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03434602)  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Report of the Trustees  
for the Year Ended 31st March 2022**

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**Trustees**

Roger Moore OBE (Chair)  
John Philip West (Treasurer) (resigned 31/12/21)  
Andrew Peter Taylor (Treasurer) (appointed 19/1/22)  
Frances Elizabeth Burns  
Anne Cuthbert  
Sarah Elizabeth Harris  
Donna Sidonio  
Heidi Louise Wilson

**Company Secretary**

Caroline Margaret Jones

**Independent Examiner**

Riley & Co Limited  
Chartered Accountants  
52 St Johns Lane  
Halifax  
West Yorkshire  
HX1 2BW

**Bankers**

HSBC  
7 Commercial Street  
Halifax  
West Yorkshire  
HX1 1HN

COIF Investment Management Ltd  
80 Cheapside  
London  
EC2V 6DZ

**Key Management**

Chief Executive Officer	-	Caroline Jones
Finance Manager	-	Jo Haslam
Operations Manager	-	Elizabeth Horne

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

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

CALDERDALE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03434602)  
TRADING AS CITIZENS ADVICE CALDERDALE

Report of the Trustees  
for the Year Ended 31st March 2022

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**STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued**

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

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

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

Approved by order of the board of trustees on .....9/10/22..... and signed on its behalf by:

  
.....  
Roger Moore OBE - Trustee

**Independent Examiner's Report to the Trustees of  
Calderdale Citizens Advice Bureau (Registered number: 03434602)**

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**Independent examiner's report to the trustees of Calderdale Citizens Advice Bureau ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31st March 2022.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

V J Atkinson FCA  
Institute of Chartered Accountants in England and Wales  
Riley & Co Limited  
Chartered Accountants  
52 St Johns Lane  
Halifax  
West Yorkshire  
HX1 2BW



Date: 11 November 2022

**CALDERDALE CITIZENS ADVICE BUREAU  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Statement of Financial Activities  
(Incorporating an Income and Expenditure Account)  
for the Year Ended 31st March 2022**

	Notes	Unrestricted funds £	Restricted funds £	31/3/22 Total funds £	31/3/21 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	28,501	349,719	378,220	455,870
<b>Charitable activities</b>					
Core activities		296,145	-	296,145	295,000
Womenscentre - Women Making Changes		-	-	-	2,134
Investment income	3	58	-	58	132
Other income	5	168	30	198	274
<b>Total</b>		<b>324,872</b>	<b>349,749</b>	<b>674,621</b>	<b>753,410</b>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Core activities	6	233,454	-	233,454	179,925
BEIS Innovation Partner		-	13,611	13,611	22,507
BEIS Technology		-	-	-	10,026
BESN		-	3,432	3,432	863
The National Lottery Community Fund (ID : 20126168)		-	-	-	13,336
Big Night In		-	-	-	6,932
Calderdale Community Foundation - Client Grants		-	4,862	4,862	6,048
Calderdale Community Foundation - Community Resilience		-	-	-	4,667
Chaotic Lifestyle		-	-	-	29,524
Energy Saving Trust		-	35,017	35,017	20,753
Gambling Support Service		-	6,341	6,341	45,104
Hebden Royd Town Council		-	8,821	8,821	1,203
Help To Claim		-	86,300	86,300	78,328
Improving Lives		-	64,842	64,842	84,539
I Will		-	1,718	1,718	1,150
MaPS Mainstream		-	103,567	103,567	-
MaPs Web Chat		-	55,148	55,148	15,369
Money Advice Service - Debt Advice Project (MASDAP)		-	-	-	111,226
Ovenden Foodbank Drop In		-	922	922	-
Pace Covid Scale-up		-	-	-	3,837
Todmorden War Memorial Trust		-	-	-	2,655
West Yorkshire NPG		-	5,025	5,025	8,339
YBS Referral Service		-	27	27	-
Calderdale Community Foundation - Climate Emergency		-	1,538	1,538	-
EAP		-	4,028	4,028	-

The notes form part of these financial statements

**CALDERDALE CITIZENS ADVICE BUREAU  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Statement of Financial Activities  
(Incorporating an Income and Expenditure Account)  
for the Year Ended 31st March 2022**

	Notes	Unrestricted funds £	Restricted funds £	31/3/22 Total funds £	31/3/21 Total funds £
<b>Total</b>		<u>233,454</u>	<u>395,199</u>	<u>628,653</u>	<u>646,331</u>
<b>NET INCOME/(EXPENDITURE)</b>		91,418	(45,450)	45,968	107,079
<b>Transfers between funds</b>	17	<u>(28,097)</u>	<u>28,097</u>	-	-
<b>Net movement in funds</b>		63,321	(17,353)	45,968	107,079
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		374,290	17,976	392,266	285,187
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>437,611</u></u>	<u><u>623</u></u>	<u><u>438,234</u></u>	<u><u>392,266</u></u>

The notes form part of these financial statements

**CALDERDALE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03434602)**  
**TRADING AS CITIZENS ADVICE CALDERDALE**

**Balance Sheet**  
**31st March 2022**

	Notes	31/3/22 £	31/3/21 £
<b>FIXED ASSETS</b>			
Tangible assets	12	-	5,465
<b>CURRENT ASSETS</b>			
Debtors	13	1,100	1,017
Cash at bank and in hand		440,465	402,711
		<u>441,565</u>	<u>403,728</u>
<b>CREDITORS</b>			
Amounts falling due within one year	14	(3,331)	(16,927)
		<u>438,234</u>	<u>386,801</u>
<b>NET CURRENT ASSETS</b>			
		<u>438,234</u>	<u>392,266</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		<u>438,234</u>	<u>392,266</u>
<b>NET ASSETS</b>			
		<u>438,234</u>	<u>392,266</u>
<b>FUNDS</b>	17		
Unrestricted funds:			
General fund		437,611	374,290
Restricted funds		623	17,976
		<u>438,234</u>	<u>392,266</u>
<b>TOTAL FUNDS</b>			
		<u>438,234</u>	<u>392,266</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

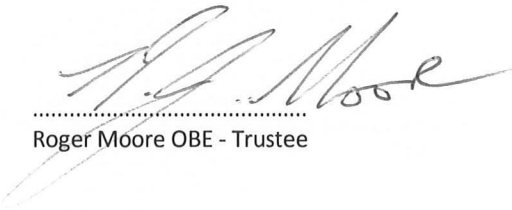
CALDERDALE CITIZENS ADVICE BUREAU (REGISTERED NUMBER: 03434602)  
TRADING AS CITIZENS ADVICE CALDERDALE

Balance Sheet - continued  
31st March 2022

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These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on ..... 9/10/22 ..... and were signed on its behalf by:



.....  
Roger Moore OBE - Trustee

The notes form part of these financial statements

**CALDERDALE CITIZENS ADVICE BUREAU  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Cash Flow Statement  
for the Year Ended 31st March 2022**

	Notes	31/3/22 £	31/3/21 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	37,696	115,929
Net cash provided by operating activities		<u>37,696</u>	<u>115,929</u>
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		-	(11,758)
Interest received		58	132
Net cash provided by/(used in) investing activities		<u>58</u>	<u>(11,626)</u>
<b>Change in cash and cash equivalents in the reporting period</b>		<u>37,754</u>	<u>104,303</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>402,711</u>	<u>298,408</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u>440,465</u></u>	<u><u>402,711</u></u>

The notes form part of these financial statements

**CALDERDALE CITIZENS ADVICE BUREAU  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Cash Flow Statement  
for the Year Ended 31st March 2022**

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

	31/3/22	31/3/21
	£	£
<b>Net income for the reporting period (as per the Statement of Financial Activities)</b>	45,968	107,079
<b>Adjustments for:</b>		
Depreciation charges	5,464	19,112
Interest received	(58)	(132)
(Increase)/decrease in debtors	(82)	1,667
Decrease in creditors	(13,596)	(11,797)
	<u>37,696</u>	<u>115,929</u>
<b>Net cash provided by operations</b>	<u><u>37,696</u></u>	<u><u>115,929</u></u>

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

	At 1/4/21	Cash flow	At 31/3/22
	£	£	£
<b>Net cash</b>			
Cash at bank and in hand	402,711	37,754	440,465
	<u>402,711</u>	<u>37,754</u>	<u>440,465</u>
<b>Total</b>	<u><u>402,711</u></u>	<u><u>37,754</u></u>	<u><u>440,465</u></u>

The notes form part of these financial statements

**CALDERDALE CITIZENS ADVICE BUREAU  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements  
for the Year Ended 31st March 2022**

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**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

**Tangible fixed assets**

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

Plant and machinery	- Straight line over 3 years
Computer equipment	- 100% on cost and Straight line over 4 years

The charity has a capitalisation policy to capitalise fixed assets over £1,000, based on the full project cost.

Where fixed assets are purchased via capital funding, the asset is depreciated 100% in the year the funding is received.

**Taxation**

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

**Fund accounting**

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

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

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

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

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

**CALDERDALE CITIZENS ADVICE BUREAU  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2022**

**2. DONATIONS AND LEGACIES**

	31/3/22	31/3/21
	£	£
Donations	1,663	1,636
Grants	376,557	454,234
	<u>378,220</u>	<u>455,870</u>

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

	31/3/22	31/3/21
	£	£
The Bearders Charity	-	2,040
Calderdale Community Foundation	1,625	21,116
Calderdale Community Foundation - Client grants	520	5,000
Calderdale Community Services	24,474	-
Calderdale MBC	-	14,060
CitA	250,377	168,240
Citizens Advice - Leeds	11,625	15,406
Energy Saving Trust	33,483	17,289
Hebden Royd Town Council	9,453	1,360
The Henry Smith Charity	45,000	60,000
MaPS Web Chat	-	15,676
Money Advice Service (CitA)	-	120,408
National Lottery Fund (ID: 20126168)	-	12,570
Todmorden War Memorial Trust	-	1,069
	<u>376,557</u>	<u>454,234</u>

**3. INVESTMENT INCOME**

	31/3/22	31/3/21
	£	£
COIF interest received	58	132
	<u>58</u>	<u>132</u>

**CALDERDALE CITIZENS ADVICE BUREAU  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2022**

**4. INCOME FROM CHARITABLE ACTIVITIES**

		31/3/22	31/3/21
	Activity	£	£
Provision of advice services	Core activities	295,000	295,000
Other services	Core activities	1,145	-
Other services	Womenscentre - Women Making Changes	-	2,134
		<u>296,145</u>	<u>297,134</u>

**5. OTHER INCOME**

		31/3/22	31/3/21
		£	£
Miscellaneous income		<u>198</u>	<u>274</u>

**6. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Support costs (see note 7) £	Totals £
Core activities	175,124	58,330	233,454
BEIS Innovation Partner	13,611	-	13,611
BESN	3,432	-	3,432
Calderdale Community Foundation - Client Grants	4,862	-	4,862
Energy Saving Trust	35,017	-	35,017
Gambling Support Service	6,341	-	6,341
Hebden Royd Town Council	8,821	-	8,821
Help To Claim	86,300	-	86,300
Improving Lives	64,842	-	64,842
I Will	1,718	-	1,718
MaPS Mainstream	103,567	-	103,567
MaPs Web Chat	55,148	-	55,148
Ovenden Foodbank Drop In	922	-	922
West Yorkshire NPG	5,025	-	5,025
YBS Referral Service	27	-	27
Calderdale Community Foundation - Climate Emergency	1,538	-	1,538
EAP	4,028	-	4,028
	<u>570,323</u>	<u>58,330</u>	<u>628,653</u>

**CALDERDALE CITIZENS ADVICE BUREAU  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2022**

**7. SUPPORT COSTS**

	<b>Governance costs £ 58,330</b>
Core activities	<u><u>58,330</u></u>

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

	31/3/22	31/3/21
	Core activities	Total activities
	£	£
Wages	41,630	39,396
Social security	3,915	3,619
Pensions	2,493	2,364
Share of office costs	5,068	7,654
Accountancy and payroll fees	4,058	3,845
Legal and professional fees	1,056	58
Bank charges	110	129
	<u><u>58,330</u></u>	<u><u>57,065</u></u>

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

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

	31/3/22	31/3/21
	£	£
Depreciation - owned assets	<u><u>5,464</u></u>	<u><u>19,112</u></u>

**9. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31st March 2022 nor for the year ended 31st March 2021.

During the year, the charity purchased trustees indemnity insurance of £258 (2021 : £258).

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31st March 2022 nor for the year ended 31st March 2021.

**CALDERDALE CITIZENS ADVICE BUREAU  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2022**

**10. STAFF COSTS**

	31/3/22	31/3/21
	£	£
Wages and salaries	484,895	483,048
Social security costs	32,599	28,992
Other pension costs	27,186	28,426
	<u>544,680</u>	<u>540,466</u>

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

	31/3/22	31/3/21
Direct charitable	21	22
Governance	2	2
	<u>23</u>	<u>24</u>

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

Staff numbers expressed as a head count at the year end are 19.

The key management personnel of the charity have been identified as the Chief Executive and the Senior Management team. The aggregate employment benefits, including employers national insurance and pension contributions, for these key management personnel for the year was £112,966 (2021 : £140,675).

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

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	2,045	453,825	455,870
<b>Charitable activities</b>			
Core activities	295,000	-	295,000
Womenscentre - Women Making Changes	2,134	-	2,134
Investment income	132	-	132
Other income	14	260	274
<b>Total</b>	<u>299,325</u>	<u>454,085</u>	<u>753,410</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Core activities	179,925	-	179,925
BEIS Innovation Partner	-	22,507	22,507
BEIS Technology	-	10,026	10,026

**CALDERDALE CITIZENS ADVICE BUREAU  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2022**

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

	Unrestricted funds £	Restricted funds £	Total funds £
BESN	-	863	863
The National Lottery Community Fund (ID : 20126168)	-	13,336	13,336
Big Night In	-	6,932	6,932
Calderdale Community Foundation - Client Grants	-	6,048	6,048
Calderdale Community Foundation - Community Resilience	-	4,667	4,667
Chaotic Lifestyle	-	29,524	29,524
Energy Saving Trust	-	20,753	20,753
Gambling Support Service	-	45,104	45,104
Hebden Royd Town Council	-	1,203	1,203
Help To Claim	-	78,328	78,328
Improving Lives	-	84,539	84,539
I Will	-	1,150	1,150
MaPs Web Chat	-	15,369	15,369
Money Advice Service - Debt Advice Project (MASDAP)	-	111,226	111,226
Pace Covid Scale-up	-	3,837	3,837
Todmorden War Memorial Trust	-	2,655	2,655
West Yorkshire NPG	-	8,339	8,339
<b>Total</b>	<u>179,925</u>	<u>466,406</u>	<u>646,331</u>
<b>NET INCOME/(EXPENDITURE)</b>	119,400	(12,321)	107,079
<b>Transfers between funds</b>	<u>(29,674)</u>	<u>29,674</u>	<u>-</u>
<b>Net movement in funds</b>	89,726	17,353	107,079
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>	284,564	623	285,187
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>374,290</u></u>	<u><u>17,976</u></u>	<u><u>392,266</u></u>

**CALDERDALE CITIZENS ADVICE BUREAU  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2022**

**12. TANGIBLE FIXED ASSETS**

	Plant and machinery £	Computer equipment £	Totals £
<b>COST</b>			
At 1st April 2021 and 31st March 2022	<u>39,481</u>	<u>42,201</u>	<u>81,682</u>
<b>DEPRECIATION</b>			
At 1st April 2021	37,459	38,759	76,218
Charge for year	<u>2,022</u>	<u>3,442</u>	<u>5,464</u>
At 31st March 2022	<u>39,481</u>	<u>42,201</u>	<u>81,682</u>
<b>NET BOOK VALUE</b>			
At 31st March 2022	<u>-</u>	<u>-</u>	<u>-</u>
At 31st March 2021	<u>2,022</u>	<u>3,442</u>	<u>5,464</u>

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

	31/3/22 £	31/3/21 £
Trade debtors	145	336
Prepayments and accrued income	<u>955</u>	<u>681</u>
	<u>1,100</u>	<u>1,017</u>

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

	31/3/22 £	31/3/21 £
Trade creditors	-	1,280
Accruals and deferred income	<u>3,331</u>	<u>15,647</u>
	<u>3,331</u>	<u>16,927</u>

**CALDERDALE CITIZENS ADVICE BUREAU  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2022**

**15. LEASING AGREEMENTS**

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

	31/3/22	31/3/21
	£	£
Within one year	11,895	8,959
Between one and five years	26,328	32,352
	<u>38,223</u>	<u>41,311</u>

**16. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted funds	Restricted funds	31/3/22 Total funds	31/3/21 Total funds
	£	£	£	£
Fixed assets	-	-	-	5,465
Current assets	440,942	623	441,565	403,728
Current liabilities	(3,331)	-	(3,331)	(16,927)
	<u>437,611</u>	<u>623</u>	<u>438,234</u>	<u>392,266</u>

**CALDERDALE CITIZENS ADVICE BUREAU  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2022**

**17. MOVEMENT IN FUNDS**

	At 1/4/21 £	Net movement in funds £	Transfers between funds £	At 31/3/22 £
<b>Unrestricted funds</b>				
General fund	374,290	91,418	(28,097)	437,611
<b>Restricted funds</b>				
BESN	-	(807)	807	-
BEIS Innovation Partner	13,494	(13,611)	117	-
Calderdale Community Foundation	1,342	(2,863)	1,521	-
Calderdale Community Foundation - Climate Emergency Fund	-	87	-	87
Calderdale Community Foundation - Ovenden	1,458	(922)	-	536
Carbon Monoxide and Energy	-	4,530	(4,530)	-
EAP	-	3,172	(3,172)	-
Energy Saving Trust	-	(1,534)	1,534	-
Gambling	-	909	(909)	-
Hebden Royd Town Council	-	633	(633)	-
Help to Claim	-	(12,921)	12,921	-
I-WILL	1,682	(1,718)	36	-
Improving Lives	-	(19,842)	19,842	-
MaPS Web Chat	-	(6,012)	6,012	-
Money Advice Service - Mainstream	-	(1,124)	1,124	-
West Yorkshire NPG	-	6,600	(6,600)	-
YBS Referral Service	-	(27)	27	-
	<u>17,976</u>	<u>(45,450)</u>	<u>28,097</u>	<u>623</u>
<b>TOTAL FUNDS</b>	<u><u>392,266</u></u>	<u><u>45,968</u></u>	<u><u>-</u></u>	<u><u>438,234</u></u>

**CALDERDALE CITIZENS ADVICE BUREAU  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2022**

**17. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	324,872	(233,454)	91,418
<b>Restricted funds</b>			
BESN	2,625	(3,432)	(807)
BEIS Innovation Partner	-	(13,611)	(13,611)
Calderdale Community Foundation	1,999	(4,862)	(2,863)
Calderdale Community Foundation - Climate Emergency Fund	1,625	(1,538)	87
Calderdale Community Foundation - Ovenden Carbon Monoxide and Energy EAP	4,530	-	4,530
Energy Saving Trust	7,200	(4,028)	3,172
Gambling	33,483	(35,017)	(1,534)
Hebden Royd Town Council	7,250	(6,341)	909
Help to Claim	9,454	(8,821)	633
I-WILL	73,379	(86,300)	(12,921)
Improving Lives	-	(1,718)	(1,718)
MaPS Web Chat	45,000	(64,842)	(19,842)
Money Advice Service - Mainstream	49,136	(55,148)	(6,012)
West Yorkshire NPG	102,443	(103,567)	(1,124)
YBS Referral Service	11,625	(5,025)	6,600
	-	(27)	(27)
	<u>349,749</u>	<u>(395,199)</u>	<u>(45,450)</u>
<b>TOTAL FUNDS</b>	<u><u>674,621</u></u>	<u><u>(628,653)</u></u>	<u><u>45,968</u></u>

**CALDERDALE CITIZENS ADVICE BUREAU  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2022**

**17. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1/4/20 £	Net movement in funds £	Transfers between funds £	At 31/3/21 £
<b>Unrestricted funds</b>				
General fund	284,564	119,400	(29,674)	374,290
<b>Restricted funds</b>				
BESN	-	1,137	(1,137)	-
BEIS Innovation Partner	-	13,494	-	13,494
BEIS Technology	-	(646)	646	-
The National Lottery Community Fund (ID: 20126168)	-	(766)	766	-
Big Night In	-	(1,816)	1,816	-
Calderdale Community Foundation	-	1,342	-	1,342
Calderdale Community Foundation - Community Resilience	-	1,333	(1,333)	-
Calderdale Community Foundation - Ovenden	1,458	-	-	1,458
Calderdale MBC - Chaotic Lifestyle	-	(5,464)	5,464	-
Energy Saving Trust	-	(3,464)	3,464	-
Gambling	-	(1,604)	1,604	-
Hebden Royd Town Council	-	157	(157)	-
Help to Claim	2,832	(6,386)	5,236	1,682
Improving Lives	(5,000)	(24,539)	29,539	-
MaPS Web Chat	-	307	(307)	-
Money Advice Service (CitA)	-	9,182	(9,182)	-
PACE Covid Scale-up	-	(69)	69	-
Todmorden War Memorial Trust	1,333	(1,586)	253	-
West Yorkshire NPG	-	7,067	(7,067)	-
	<u>623</u>	<u>(12,321)</u>	<u>29,674</u>	<u>17,976</u>
<b>TOTAL FUNDS</b>	<u><u>285,187</u></u>	<u><u>107,079</u></u>	<u><u>-</u></u>	<u><u>392,266</u></u>

**CALDERDALE CITIZENS ADVICE BUREAU  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2022**

**17. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	299,325	(179,925)	119,400
<b>Restricted funds</b>			
BESN	2,000	(863)	1,137
BEIS Innovation Partner	36,001	(22,507)	13,494
BEIS Technology	9,380	(10,026)	(646)
The National Lottery Community Fund (ID: 20126168)	12,570	(13,336)	(766)
Big Night In	5,116	(6,932)	(1,816)
Calderdale Community Foundation	7,390	(6,048)	1,342
Calderdale Community Foundation - Communty Resilience	6,000	(4,667)	1,333
Calderdale MBC - Chaotic Lifestyle	24,060	(29,524)	(5,464)
Energy Saving Trust	17,289	(20,753)	(3,464)
Gambling	43,500	(45,104)	(1,604)
Hebden Royd Town Council	1,360	(1,203)	157
Help to Claim	73,092	(79,478)	(6,386)
Improving Lives	60,000	(84,539)	(24,539)
MaPS Web Chat	15,676	(15,369)	307
Money Advice Service (CitA)	120,408	(111,226)	9,182
PACE Covid Scale-up	3,768	(3,837)	(69)
Todmorden War Memorial Trust	1,069	(2,655)	(1,586)
West Yorkshire NPG	15,406	(8,339)	7,067
	<u>454,085</u>	<u>(466,406)</u>	<u>(12,321)</u>
<b>TOTAL FUNDS</b>	<u><u>753,410</u></u>	<u><u>(646,331)</u></u>	<u><u>107,079</u></u>

**CALDERDALE CITIZENS ADVICE BUREAU  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2022**

**17. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/4/20 £	Net movement in funds £	Transfers between funds £	At 31/3/22 £
<b>Unrestricted funds</b>				
General fund	284,564	210,818	(57,771)	437,611
<b>Restricted funds</b>				
BESN	-	330	(330)	-
BEIS Innovation Partner	-	(117)	117	-
BEIS Technology	-	(646)	646	-
The National Lottery Community Fund (ID: 20126168)	-	(766)	766	-
Big Night In	-	(1,816)	1,816	-
Calderdale Community Foundation	-	(1,521)	1,521	-
Calderdale Community Foundation - Climate Emergency Fund	-	87	-	87
Calderdale Community Foundation - Community Resilience	-	1,333	(1,333)	-
Calderdale Community Foundation - Ovenden	1,458	(922)	-	536
Calderdale MBC - Chaotic Lifestyle	-	(5,464)	5,464	-
Carbon Monoxide and Energy	-	4,530	(4,530)	-
EAP	-	3,172	(3,172)	-
Energy Saving Trust	-	(4,998)	4,998	-
Gambling	-	(695)	695	-
Hebden Royd Town Council	-	790	(790)	-
Help to Claim	2,832	(19,307)	18,157	1,682
I-WILL	-	(1,718)	36	(1,682)
Improving Lives	(5,000)	(44,381)	49,381	-
MaPS Web Chat	-	(5,705)	5,705	-
Money Advice Service (CitA)	-	9,182	(9,182)	-
Money Advice Service - Mainstream	-	(1,124)	1,124	-
PACE Covid Scale-up	-	(69)	69	-
Todmorden War Memorial Trust	1,333	(1,586)	253	-
West Yorkshire NPG	-	13,667	(13,667)	-
YBS Referral Service	-	(27)	27	-
	<u>623</u>	<u>(57,771)</u>	<u>57,771</u>	<u>623</u>
<b>TOTAL FUNDS</b>	<u><u>285,187</u></u>	<u><u>153,047</u></u>	<u><u>-</u></u>	<u><u>438,234</u></u>

**CALDERDALE CITIZENS ADVICE BUREAU  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2022**

**17. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	624,197	(413,379)	210,818
<b>Restricted funds</b>			
BESN	4,625	(4,295)	330
BEIS Innovation Partner	36,001	(36,118)	(117)
BEIS Technology	9,380	(10,026)	(646)
The National Lottery Community Fund (ID: 20126168)	12,570	(13,336)	(766)
Big Night In	5,116	(6,932)	(1,816)
Calderdale Community Foundation	9,389	(10,910)	(1,521)
Calderdale Community Foundation - Climate Emergency Fund	1,625	(1,538)	87
Calderdale Community Foundation - Community Resilience	6,000	(4,667)	1,333
Calderdale Community Foundation - Ovenden	-	(922)	(922)
Calderdale MBC - Chaotic Lifestyle	24,060	(29,524)	(5,464)
Carbon Monoxide and Energy	4,530	-	4,530
EAP	7,200	(4,028)	3,172
Energy Saving Trust	50,772	(55,770)	(4,998)
Gambling	50,750	(51,445)	(695)
Hebden Royd Town Council	10,814	(10,024)	790
Help to Claim	146,471	(165,778)	(19,307)
I-WILL	-	(1,718)	(1,718)
Improving Lives	105,000	(149,381)	(44,381)
MaPS Web Chat	64,812	(70,517)	(5,705)
Money Advice Service (CitA)	120,408	(111,226)	9,182
Money Advice Service - Mainstream	102,443	(103,567)	(1,124)
PACE Covid Scale-up	3,768	(3,837)	(69)
Todmorden War Memorial Trust	1,069	(2,655)	(1,586)
West Yorkshire NPG	27,031	(13,364)	13,667
YBS Referral Service	-	(27)	(27)
	<u>803,834</u>	<u>(861,605)</u>	<u>(57,771)</u>
<b>TOTAL FUNDS</b>	<u><u>1,428,031</u></u>	<u><u>(1,274,984)</u></u>	<u><u>153,047</u></u>

**CALDERDALE CITIZENS ADVICE BUREAU  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Notes to the Financial Statements - continued  
for the Year Ended 31st March 2022**

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**17. MOVEMENT IN FUNDS - continued**

**Transfers between funds**

Transfers between funds represent allocations of over / (under) spends on charitable activities which are to be met out of or added to unrestricted general funds.

All transfers are reviewed by the trustees and are made in line with the funding agreements in place or via direct agreement with the original funder.

**18. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31st March 2022.

**19. ULTIMATE CONTROLLING PARTY**

The charity is under the control of the board of trustees.

**CALDERDALE CITIZENS ADVICE BUREAU  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Detailed Statement of Financial Activities  
for the Year Ended 31st March 2022**

	31/3/22 £	31/3/21 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	1,663	1,636
Grants	376,557	454,234
	<u>378,220</u>	<u>455,870</u>
<b>Investment income</b>		
COIF interest received	58	132
<b>Charitable activities</b>		
Provision of advice services	295,000	295,000
Other services	1,145	2,134
	<u>296,145</u>	<u>297,134</u>
<b>Other income</b>		
Miscellaneous income	198	274
	<u>674,621</u>	<u>753,410</u>
<b>Total incoming resources</b>		
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	443,265	443,652
Social security	28,684	25,373
Pensions	24,693	26,062
Insurance	2,393	2,051
Light and heat	1,786	3,808
Telephone	3,934	7,343
Printing, postage, stationary and office	6,403	7,650
Sundries	994	123
Rent, rates and service charge	15,499	15,011
Repairs and maintenance	2,668	2,799
Computer repairs and maintenance	14,494	17,007
Training and conferences	1,485	2,381
Citizens Advice affiliation and insurance	7,849	7,849
Service marketing and promotion	5,570	1,893
Carried forward	559,717	563,002

This page does not form part of the statutory financial statements

**CALDERDALE CITIZENS ADVICE BUREAU  
TRADING AS CITIZENS ADVICE CALDERDALE**

**Detailed Statement of Financial Activities  
for the Year Ended 31st March 2022**

	31/3/22 £	31/3/21 £
<b>Charitable activities</b>		
Brought forward	559,717	563,002
Motor and travel expenses	1,818	1,738
Health and safety	-	225
Disbursement and exceptional case costs	3,870	5,925
Depreciation of tangible fixed assets	4,918	18,376
	<u>570,323</u>	<u>589,266</u>
<b>Support costs</b>		
<b>Governance costs</b>		
Wages	41,630	39,396
Social security	3,915	3,619
Pensions	2,493	2,364
Share of office costs	5,068	7,654
Accountancy and payroll fees	4,058	3,845
Legal and professional fees	1,056	58
Bank charges	110	129
	<u>58,330</u>	<u>57,065</u>
Total resources expended	<u>628,653</u>	<u>646,331</u>
<b>Net income</b>	<u><u>45,968</u></u>	<u><u>107,079</u></u>

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