

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 2023
for
CALDERDALE CITIZENS ADVICE BUREAU
TRADING AS CITIZENS ADVICE CALDERDALE**

BK Plus Ltd
52 St Johns Lane
Halifax
West Yorkshire
HX1 2BW

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

**Contents of the Financial Statements
for the Year Ended 31st March 2023**

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**Report of the Trustees
for the Year Ended 31st March 2023**

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 2023. 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 15 September 2022, 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.

Report of the Trustees
for the Year Ended 31st March 2023

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.

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) and Todmorden library.

In so doing we have helped 9,830 people with 29,210 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 2022/23, 88% of clients stated that they would recommend our service.

We were successful in our application to the Henry Smith Charity for additional funding to enhance our Welfare benefit capability and this project began in Autumn 2022.

We have also been appreciative of the additional funding support provided by Calderdale MBC, West Yorkshire Mayor's fund 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).

We have continued to operate a hybrid model of working, which our staff team have appreciated.

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 and supported the national Debt webchat service
- Provided a Benefit casework service for Calderdale residents
- Provided Energy Advice & Casework for Calderdale residents
- 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.

Towards the end of 2022, we introduced casework service appointments within Park Ward (St. Augustine's Centre) and Todmorden ward (Todmorden Library), funded by the Henry Smith Charity.

We have continued to offer Energy advice and support by way of national Citizens Advice hosted CMAP project and provided preventative advice via the national Citizens Advice Best Energy Deal initiatives, within community spaces. This area remains an important theme as energy bills form a substantial part of household expenditure.

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.

**Report of the Trustees
for the Year Ended 31st March 2023**

We were able to continue our face-to-face appointment services in Yorkshire Building Society premises at Brighouse and Halifax each week. This service will be funded until 30 June 2024.

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 provided with a bespoke advice package to deal with all presenting issues and 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 2022/23, there was still a high demand for services provided by Citizens Advice Calderdale and our clients were extremely anxious about the impact of the cost-of-living crisis, with increases of up to 85% more Calderdale residents accessing Citizens Advice services, based on the year before. In total 9,130 people were helped in relation to 29,210 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 "Personal Independence Payment", "Universal Credit -Initial Claim", and "Council Tax Arrears".

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

Our Third Sector Partners

Partnership working continued to be strengthened during 2022/23, using earlier experiences and creating new links. Key partners include Women's Centre, St Augustine's Centre, Halifax Opportunities Trust, Noah's Ark, Together Housing 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.

During 2022/23, our volunteers assisted by closing cases, surveying clients, becoming involved in the national Citizens Advice Carbon Monoxide pilot and via direct client support via completion of forms. We are extremely grateful for the support they offered and continue to offer.

During the latter stages of 2022/23, we were advised that the MAS debt service would continue until March 2025. This was gratefully received and provided certainty that local support would be available for even more Calderdale residents, in managing problem debt as a result of the cost-of-living crisis.

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 2023

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 currently extended to March 2025.

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 2024.

Improving Lives (Henry Smith Charity)

This funding was provided to deliver a benefit casework service for vulnerable clients across Calderdale and commenced in October 2022. The project delivers face to face appointments in community spaces and the funding ends on 30th September 2025.

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 ended on 31st January 2023

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 2024.

Ovenden Foodbank drop in

This funding initially commenced in October 2019 and was temporarily suspended in March 2020 due to Covid-19 restrictions. This serviced 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.

Energy Best Deal

National Citizens Advice provided an opportunity to bid for funding during the latter half of 2022 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 2023.

Yorkshire Building Society

We were approached by national Citizens Advice regarding the prospect of being involved in a pilot to deliver face-to-face appointments in 2 Yorkshire Building Society premises, Halifax, and Brighouse. The pilot was successful, and we received continuation until 30 June 2024..

Report of the Trustees
for the Year Ended 31st March 2023

ACHIEVEMENT AND PERFORMANCE

Carbon Monoxide pilot

During the last 6 months of the year, we became involved in a pilot to deliver specific advice relating to the harms that can be caused by Carbon Monoxide and offered access to monitors via a national CitA project, in partnership with Charis.

Hebden Royd

We had successfully delivered a pilot of drop-in and appointment services in the parish area during the latter stages of 2021/22. The parish council asked us to continue this service and extend to another venue. Unfortunately, due to staff absences caused by the restructure of 2022, we were unable to continue to resource this service and it ended after June 30th, 2022.

Keeping Calderdale cosy

This project was funded by Energy Redress and ran from September 2020 to August 2022. The caseworker provided all aspects of energy advice for Calderdale residents, challenging energy companies and connected with key partners across Calderdale to improve the health and wellbeing of client.

Cost of Living Support

We were able to complement our advice offer with crisis support such as shopping vouchers (funded by CMBC, CFFC and WY Mayor) and fuel vouchers (Fuel Bank Foundation), allowing them to cope with the ever-increasing impact of rising inflation.

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 2022/23 we continued to focus on the rapidly increasing cost of living, supporting the national Citizens Advice campaign. 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 remained focussed on 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.

We also supported the national "#Keep the Uplift" campaign, writing to MPs and using social media to promote this very important and potentially impacting issue.

FINANCIAL REVIEW

Financial position

The charity has had incoming resources during the year of £740,095 (2022 : £674,621) and has expended £598,750 (2022: £628,653), leaving a surplus, before transfers, for the year of £141,345 (2022 : £45,968).

The unrestricted reserves of the charity are £525,324 (2022 : £437,611) at the end of the year. The restricted funds are £54,255 (2022 : £623).

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

Report of the Trustees
for the Year Ended 31st March 2023

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 2023 was £178,000 (2022 : £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 2023, are shown below:

	£
Total Funds at 31.3.23	579,579
Less : Restricted funds	(54,255)
Less : Funds to cover 3 months operating costs	(160,658)
Less : Funds to cover redundancy costs	(60,000)
Less : Funds to cover dilapidations on leased property	(23,000)
Less : Cost of Living Measures	(5,000)
Less : IT Equipment upgrade and Cyber essentials	(15,000)
Less : Salaries - Match Funding TNL	(157,398)
Less : Proposed salary uplift 2024-26	(47,000)
Less : Funds to relocate premises	(30,000)
"Free" Reserves	<u>27,268</u>

Report of the Trustees
for the Year Ended 31st March 2023

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 cost of living crisis; 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 2023/24 year as follows:

- Provide match funding for the successful lottery bid for additional casework services to the value of £157k
- Allocate funding to allow relocation of premises, to the value of £30K.
- Provide salary uplift for our staff, to ensure retention of skills, to the value of £47k over 2 years

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.
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**Report of the Trustees
for the Year Ended 31st March 2023**

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, 4 October 2012 and 13 September 2022.

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 2023**

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.

Report of the Trustees
for the Year Ended 31st March 2023

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 2023**

Trustees

Roger Moore OBE
Andrew Peter Taylor
Frances Elizabeth Burns
Anne Cuthbert (resigned 9/11/22)
Sarah Elizabeth Harris
Donna Sidonio
Heidi Louise Waters

The following trustees hold the office of:

Chair	-	Roger Moore OBE
Treasurer	-	Andrew Peter Taylor

Company Secretary

Caroline Margaret Jones

Independent Examiner

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52 St Johns Lane
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Bankers

HSBC
7 Commercial Street
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HX1 1HN

COIF Investment Management Ltd
80 Cheapside
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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).

Report of the Trustees
for the Year Ended 31st March 2023

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 15th November 2023 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)**

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 2023.

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 member of the 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
The Institute of Chartered Accountants in England and Wales

BK Plus Ltd
52 St Johns Lane
Halifax
West Yorkshire
HX1 2BW

BK Plus Ltd

Date: *11 December 2023*

**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 2023**

	Notes	Unrestricted funds £	Restricted funds £	31/3/23 Total funds £	31/3/22 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	24,720	398,332	423,052	378,220
Charitable activities					
Core activities	4	295,000	-	295,000	296,145
YBS Referral Service		-	18,000	18,000	-
Investment income	3	3,724	-	3,724	58
Other income	5	319	-	319	198
Total		<u>323,763</u>	<u>416,332</u>	<u>740,095</u>	<u>674,621</u>
EXPENDITURE ON					
Charitable activities					
Core activities	6	237,968	-	237,968	233,454
BEIS Innovation Partner		-	-	-	13,611
BESN		-	-	-	3,432
Calderdale Community Foundation - Client Grants		-	680	680	4,862
Calderdale Community Foundation - Climate Emergency		-	87	87	1,538
Calderdale Community Foundation - Cost of Living		-	6,213	6,213	-
Calderdale Community Foundation - Household Support		-	7,000	7,000	-
Calderdale Community Foundation - Practical Warmth Help		-	251	251	-
Calderdale MBC - Financial Inclusion		-	11,108	11,108	-
Carbon Monoxide and Energy		-	4,267	4,267	-
EAP		-	3,100	3,100	4,028
Energy Saving Trust		-	13,385	13,385	35,017
Gambling Support Service		-	-	-	6,341
Hebden Royd Town Council		-	3,333	3,333	8,821
Help To Claim		-	131,430	131,430	86,300
Henry Smith		-	30,000	30,000	-
Improving Lives		-	-	-	64,842
I Will		-	-	-	1,718
MaPS Mainstream		-	92,717	92,717	103,567
MaPs Web Chat		-	38,675	38,675	55,148
Ovenden Foodbank Drop In		-	536	536	922
West Yorkshire NPG		-	-	-	5,025
YBS Referral Service		-	18,000	18,000	27
Total		<u>237,968</u>	<u>360,782</u>	<u>598,750</u>	<u>628,653</u>

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 2023**

		Unrestricted funds	Restricted funds	31/3/23 Total funds £	31/3/22 Total funds £
NET INCOME	Notes	£	£	£	£
NET INCOME		85,795	55,550	141,345	45,968
Transfers between funds	17	1,918	(1,918)	-	-
Net movement in funds		87,713	53,632	141,345	45,968
RECONCILIATION OF FUNDS					
Total funds brought forward		437,611	623	438,234	392,266
TOTAL FUNDS CARRIED FORWARD		<u>525,324</u>	<u>54,255</u>	<u>579,579</u>	<u>438,234</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 2023

	Notes	31/3/23 £	31/3/22 £
CURRENT ASSETS			
Debtors	13	1,600	1,100
Cash at bank and in hand		581,810	440,465
		<u>583,410</u>	<u>441,565</u>
CREDITORS			
Amounts falling due within one year	14	(3,831)	(3,331)
		<u>579,579</u>	<u>438,234</u>
NET CURRENT ASSETS			
		<u>579,579</u>	<u>438,234</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>579,579</u>	<u>438,234</u>
NET ASSETS			
		<u>579,579</u>	<u>438,234</u>
FUNDS			
17			
Unrestricted funds:			
General fund		525,324	437,611
Restricted funds		54,255	623
		<u>579,579</u>	<u>438,234</u>
TOTAL FUNDS			
		<u>579,579</u>	<u>438,234</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31st March 2023 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.

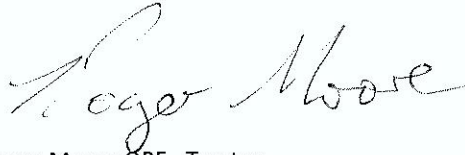
The notes form part of these financial statements

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

Balance Sheet - continued
31st March 2023

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 15th November 2023 and were signed on its behalf by:

A handwritten signature in cursive script that reads "Roger Moore". The signature is written in black ink and is positioned above the printed name.

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 2023**

Notes	31/3/23 £	31/3/22 £
Cash flows from operating activities		
1	148,784	37,696
Net cash provided by operating activities	<u>148,784</u>	<u>37,696</u>
Cash flows from investing activities		
Purchase of tangible fixed assets	(11,163)	-
Interest received	3,724	58
Net cash (used in)/provided by investing activities	<u>(7,439)</u>	<u>58</u>
Change in cash and cash equivalents in the reporting period	<u>141,345</u>	<u>37,754</u>
Cash and cash equivalents at the beginning of the reporting period	<u>440,465</u>	<u>402,711</u>
Cash and cash equivalents at the end of the reporting period	<u><u>581,810</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 Cash Flow Statement
for the Year Ended 31st March 2023**

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

	31/3/23	31/3/22
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	141,345	45,968
Adjustments for:		
Depreciation charges	11,163	5,464
Interest received	(3,724)	(58)
Increase in debtors	(500)	(82)
Increase/(decrease) in creditors	500	(13,596)
Net cash provided by operations	<u>148,784</u>	<u>37,696</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/4/22	Cash flow	At 31/3/23
	£	£	£
Net cash			
Cash at bank and in hand	440,465	141,345	581,810
	<u>440,465</u>	<u>141,345</u>	<u>581,810</u>
Total	<u>440,465</u>	<u>141,345</u>	<u>581,810</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 2023**

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 2023**

2. DONATIONS AND LEGACIES

	31/3/23	31/3/22
	£	£
Donations	3,386	1,663
Grants	419,666	376,557
	<u>423,052</u>	<u>378,220</u>

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

	31/3/23	31/3/22
	£	£
Calderdale Community Foundation	27,913	1,625
Calderdale Community Foundation - Client grants	-	520
Calderdale Community Services	24,474	24,474
Calderdale MBC - Financial Inclusion	25,000	-
CitA	295,561	250,377
Citizens Advice - Leeds	-	11,625
Energy Saving Trust	13,385	33,483
Hebden Royd Town Council	3,333	9,453
The Henry Smith Charity	30,000	45,000
	<u>419,666</u>	<u>376,557</u>

3. INVESTMENT INCOME

	31/3/23	31/3/22
	£	£
COIF interest received	3,724	58
	<u>3,724</u>	<u>58</u>

4. INCOME FROM CHARITABLE ACTIVITIES

		31/3/23	31/3/22
	Activity	£	£
Provision of advice services	Core activities	295,000	295,000
Other services	Core activities	-	1,145
Other services	YBS Referral Service	18,000	-
		<u>313,000</u>	<u>296,145</u>

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

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2023**

5. OTHER INCOME

	31/3/23	31/3/22
	£	£
Miscellaneous income	319	198
	<u>319</u>	<u>198</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 7) £	Totals £
Core activities	173,649	64,319	237,968
Calderdale Community Foundation - Client Grants	680	-	680
Calderdale Community Foundation - Climate Emergency	87	-	87
Calderdale Community Foundation - Cost of Living	6,213	-	6,213
Calderdale Community Foundation - Household Support	7,000	-	7,000
Calderdale Community Foundation - Practical Warmth Help	251	-	251
Calderdale MBC - Financial Inclusion	11,108	-	11,108
Carbon Monoxide and Energy EAP	4,267	-	4,267
Energy Saving Trust	3,100	-	3,100
Hebden Royd Town Council	13,385	-	13,385
Help To Claim	3,333	-	3,333
Henry Smith	131,430	-	131,430
MaPS Mainstream	30,000	-	30,000
MaPs Web Chat	92,717	-	92,717
Ovenden Foodbank Drop In	38,675	-	38,675
YBS Referral Service	536	-	536
	18,000	-	18,000
	<u>534,431</u>	<u>64,319</u>	<u>598,750</u>

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

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2023**

7. SUPPORT COSTS

	Governance costs £ <u>64,319</u>
Core activities	

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

	31/3/23	31/3/22
	Core activities	Total activities
	£	£
Wages	44,175	41,630
Social security	4,436	3,915
Pensions	2,583	2,493
Share of office costs	7,599	5,068
Accountancy and payroll fees	5,205	4,058
Legal and professional fees	218	1,056
Bank charges	103	110
	<u>64,319</u>	<u>58,330</u>

8. NET INCOME/(EXPENDITURE)

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

	31/3/23	31/3/22
	£	£
Depreciation - owned assets	<u>11,163</u>	<u>5,464</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2023 nor for the year ended 31st March 2022.

During the year, the charity purchased trustees indemnity insurance of £258 (2022 : £258).

Trustees' expenses

There were no trustees' expenses paid for the year ended 31st March 2023 nor for the year ended 31st March 2022.

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

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2023**

10. STAFF COSTS

	31/3/23	31/3/22
	£	£
Wages and salaries	427,779	484,895
Social security costs	30,869	32,599
Other pension costs	23,438	27,186
	<u>482,086</u>	<u>544,680</u>

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

	31/3/23	31/3/22
Direct charitable	18	21
Governance	2	2
	<u>20</u>	<u>23</u>

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

Staff numbers expressed as a head count at the year end are 21.

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 £111,255 (2022 : £112,966).

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	28,501	349,719	378,220
Charitable activities			
Core activities	296,145	-	296,145
Investment income	58	-	58
Other income	168	30	198
Total	<u>324,872</u>	<u>349,749</u>	<u>674,621</u>
EXPENDITURE ON			
Charitable activities			
Core activities	233,454	-	233,454
BEIS Innovation Partner	-	13,611	13,611
BESN	-	3,432	3,432
Calderdale Community Foundation - Client Grants	-	4,862	4,862
Calderdale Community Foundation - Climate Emergency	-	1,538	1,538

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

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2023**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
EAP	-	4,028	4,028
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
Total	<u>233,454</u>	<u>395,199</u>	<u>628,653</u>
NET INCOME/(EXPENDITURE)	91,418	(45,450)	45,968
Transfers between funds	<u>(28,097)</u>	<u>28,097</u>	-
Net movement in funds	63,321	(17,353)	45,968
RECONCILIATION OF FUNDS			
Total funds brought forward	374,290	17,976	392,266
TOTAL FUNDS CARRIED FORWARD	<u><u>437,611</u></u>	<u><u>623</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 2023**

12. TANGIBLE FIXED ASSETS

	Plant and machinery £	Computer equipment £	Totals £
COST			
At 1st April 2022	39,481	42,201	81,682
Additions	5,348	5,815	11,163
	<u>44,829</u>	<u>48,016</u>	<u>92,845</u>
At 31st March 2023	44,829	48,016	92,845
DEPRECIATION			
At 1st April 2022	39,481	42,201	81,682
Charge for year	5,348	5,815	11,163
	<u>44,829</u>	<u>48,016</u>	<u>92,845</u>
At 31st March 2023	44,829	48,016	92,845
NET BOOK VALUE			
At 31st March 2023	<u>-</u>	<u>-</u>	<u>-</u>
At 31st March 2022	<u>-</u>	<u>-</u>	<u>-</u>

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/3/23 £	31/3/22 £
Trade debtors	-	145
Prepayments and accrued income	1,600	955
	<u>1,600</u>	<u>1,100</u>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/3/23 £	31/3/22 £
Other creditors	861	-
Accruals and deferred income	2,970	3,331
	<u>3,831</u>	<u>3,331</u>

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

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2023**

15. LEASING AGREEMENTS

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

	31/3/23	31/3/22
	£	£
Within one year	11,895	11,895
Between one and five years	17,683	26,328
	<u>29,578</u>	<u>38,223</u>

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	31/3/23 Total funds	31/3/22 Total funds
	£	£	£	£
Current assets	529,155	54,255	583,410	441,565
Current liabilities	(3,831)	-	(3,831)	(3,331)
	<u>525,324</u>	<u>54,255</u>	<u>579,579</u>	<u>438,234</u>

17. MOVEMENT IN FUNDS

	At 1/4/22 £	Net movement in funds £	Transfers between funds £	At 31/3/23 £
Unrestricted funds				
General fund	437,611	85,795	1,918	525,324
Restricted funds				
BESN	-	1,918	(1,918)	-
Calderdale Community Foundation	-	2,460	-	2,460
Calderdale Community Foundation - Climate Emergency Fund	87	(87)	-	-
Calderdale Community Foundation - EHW	-	12,500	-	12,500
Calderdale Community Foundation - Ovenden	536	(536)	-	-
Calderdale Community Foundation - Practical Warmth Help	-	1,949	-	1,949
Calderdale MBC - Financial Inclusion	-	13,892	-	13,892
Carbon Monoxide and Energy	-	8,454	-	8,454
CitA - COL Sub Grant	-	15,000	-	15,000
	<u>623</u>	<u>55,550</u>	<u>(1,918)</u>	<u>54,255</u>
TOTAL FUNDS	<u>438,234</u>	<u>141,345</u>	<u>-</u>	<u>579,579</u>

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

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2023**

17. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	323,763	(237,968)	85,795
Restricted funds			
BESN	1,918	-	1,918
Calderdale Community Foundation	3,140	(680)	2,460
Calderdale Community Foundation - Climate Emergency Fund	-	(87)	(87)
Calderdale Community Foundation - Cost of Living	6,213	(6,213)	-
Calderdale Community Foundation - EHW	12,500	-	12,500
Calderdale Community Foundation - Household Support	7,000	(7,000)	-
Calderdale Community Foundation - Ovenden	-	(536)	(536)
Calderdale Community Foundation - Practical Warmth Help	2,200	(251)	1,949
Calderdale MBC - Financial Inclusion	25,000	(11,108)	13,892
Carbon Monoxide and Energy	12,721	(4,267)	8,454
CitA - COL Sub Grant	15,000	-	15,000
EAP	3,100	(3,100)	-
Energy Saving Trust	13,385	(13,385)	-
Hebden Royd Town Council	3,333	(3,333)	-
Help to Claim	131,430	(131,430)	-
Henry Smith	30,000	(30,000)	-
MaPS Web Chat	38,675	(38,675)	-
Money Advice Service - Mainstream	92,717	(92,717)	-
YBS Referral Service	18,000	(18,000)	-
	<u>416,332</u>	<u>(360,782)</u>	<u>55,550</u>
TOTAL FUNDS	<u>740,095</u>	<u>(598,750)</u>	<u>141,345</u>

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

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2023**

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/4/21 £	Net movement in funds £	Transfers between funds £	At 31/3/22 £
Unrestricted funds				
General fund	374,290	91,418	(28,097)	437,611
Restricted funds				
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>
TOTAL FUNDS	<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 2023**

17. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	324,872	(233,454)	91,418
Restricted funds			
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	-	(922)	(922)
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>
TOTAL FUNDS	<u>674,621</u>	<u>(628,653)</u>	<u>45,968</u>

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

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2023**

17. MOVEMENT IN FUNDS - continued

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

	At 1/4/21 £	Net movement in funds £	Transfers between funds £	At 31/3/23 £
Unrestricted funds				
General fund	374,290	177,213	(26,179)	525,324
Restricted funds				
BESN	-	1,111	(1,111)	-
BEIS Innovation Partner	13,494	(13,611)	117	-
Calderdale Community Foundation	1,342	(403)	1,521	2,460
Calderdale Community Foundation - EHW	-	12,500	-	12,500
Calderdale Community Foundation - Ovenden	1,458	(1,458)	-	-
Calderdale Community Foundation - Practical Warmth Help	-	1,949	-	1,949
Calderdale MBC - Financial Inclusion	-	13,892	-	13,892
Carbon Monoxide and Energy	-	12,984	(4,530)	8,454
CitA - COL Sub Grant	-	15,000	-	15,000
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>10,100</u>	<u>26,179</u>	<u>54,255</u>
TOTAL FUNDS	<u><u>392,266</u></u>	<u><u>187,313</u></u>	<u><u>-</u></u>	<u><u>579,579</u></u>

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

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2023**

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 £
Unrestricted funds			
General fund	648,635	(471,422)	177,213
Restricted funds			
BESN	4,543	(3,432)	1,111
BEIS Innovation Partner	-	(13,611)	(13,611)
Calderdale Community Foundation	5,139	(5,542)	(403)
Calderdale Community Foundation - Climate Emergency Fund	1,625	(1,625)	-
Calderdale Community Foundation - Cost of Living	6,213	(6,213)	-
Calderdale Community Foundation - EHW	12,500	-	12,500
Calderdale Community Foundation - Household Support	7,000	(7,000)	-
Calderdale Community Foundation - Ovenden	-	(1,458)	(1,458)
Calderdale Community Foundation - Practical Warmth Help	2,200	(251)	1,949
Calderdale MBC - Financial Inclusion	25,000	(11,108)	13,892
Carbon Monoxide and Energy	17,251	(4,267)	12,984
CitA - COL Sub Grant	15,000	-	15,000
EAP	10,300	(7,128)	3,172
Energy Saving Trust	46,868	(48,402)	(1,534)
Gambling	7,250	(6,341)	909
Hebden Royd Town Council	12,787	(12,154)	633
Help to Claim	204,809	(217,730)	(12,921)
Henry Smith	30,000	(30,000)	-
I-WILL	-	(1,718)	(1,718)
Improving Lives	45,000	(64,842)	(19,842)
MaPS Web Chat	87,811	(93,823)	(6,012)
Money Advice Service - Mainstream	195,160	(196,284)	(1,124)
West Yorkshire NPG	11,625	(5,025)	6,600
YBS Referral Service	18,000	(18,027)	(27)
	<u>766,081</u>	<u>(755,981)</u>	<u>10,100</u>
TOTAL FUNDS	<u><u>1,414,716</u></u>	<u><u>(1,227,403)</u></u>	<u><u>187,313</u></u>

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.

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

**Notes to the Financial Statements - continued
for the Year Ended 31st March 2023**

17. MOVEMENT IN FUNDS - continued

Transfers between funds - continued

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 2023.

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 2023**

	31/3/23 £	31/3/22 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	3,386	1,663
Grants	419,666	376,557
	<u>423,052</u>	<u>378,220</u>
Investment income		
COIF interest received	3,724	58
Charitable activities		
Provision of advice services	295,000	295,000
Other services	18,000	1,145
	<u>313,000</u>	<u>296,145</u>
Other income		
Miscellaneous income	319	198
	<u>319</u>	<u>198</u>
Total incoming resources	<u>740,095</u>	<u>674,621</u>
EXPENDITURE		
Charitable activities		
Wages	383,604	443,265
Social security	26,433	28,684
Pensions	20,855	24,693
Insurance	1,620	2,393
Light and heat	11,037	1,786
Telephone	3,224	3,934
Printing, postage, stationary and office	6,837	6,403
Sundries	952	994
Rent, rates and service charge	15,710	15,499
Repairs and maintenance	4,556	2,668
Computer repairs and maintenance	21,924	14,494
Training and conferences	4,043	1,485
Citizens Advice affiliation and insurance	7,742	7,849
Service marketing and promotion	2,732	5,570
Motor and travel expenses	2,794	1,818
Disbursement and exceptional case costs	10,321	3,870
Depreciation of tangible fixed assets	10,047	4,918
	<u>534,431</u>	<u>570,323</u>

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 2023

	31/3/23	31/3/22
	£	£
Support costs		
Governance costs		
Wages	44,175	41,630
Social security	4,436	3,915
Pensions	2,583	2,493
Share of office costs	7,599	5,068
Accountancy and payroll fees	5,205	4,058
Legal and professional fees	218	1,056
Bank charges	103	110
	<u>64,319</u>	<u>58,330</u>
Total resources expended	<u>598,750</u>	<u>628,653</u>
Net income	<u>141,345</u>	<u>45,968</u>

This page does not form part of the statutory financial statements