

Charity registration number 1065417

Company registration number 03434602 (England and Wales)

CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
LEGAL AND ADMINISTRATIVE INFORMATION**

Trustees	Roger Moore OBE Andrew Peter Taylor Frances Elizabeth Burns Iman Al-Harithi Sarah Elizabeth Harris Lucy Mwangi (Appointed 1 December 2024) D Sidonio Heidi Louise Waters
Chair Of Trustees	Roger Moore OBE (Up to 31/3/24)
Chair Of Trustees	Heidi Louise Waters (From 1/4/24)
Vice Chair of Trustees	Heidi Louise Waters (Up to 31/3/24)
Vice Chair of Trustees	Roger Moore OBE (From 1/4/24)
Secretary	Caroline Margaret Jones
Key Management	Caroline Jones - Chief Executive Officer Jo Haslam - Finance Manager Elizabeth Horne - Operations Manager Oli Burbage-Hall - Operations Manager (From January 2024)
Charity number	1065417
Company number	03434602
Registered office	37 Harrison Road Halifax West Yorkshire HX1 2AF
Independent examiner	V J Atkinson BK Plus Limited 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

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
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**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)**

FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their annual report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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

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, energy and debt.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

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.

Achievements and performance

Significant activities and achievements against objectives

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 face-to-face appointments which are delivered at Harrison Road, St. Augustines' Centre, and two Yorkshire Building Society branches (Brighouse and Halifax).

In so doing we have helped 6,453 people with 24,303 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 2023/24, 95% of clients stated that we had helped them find a way forward.

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.

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

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.

We were successful in our application to The National Lottery Community Fund for additional funding to enhance our casework capacity and this project began in January 2024.

We have also been appreciative of the additional funding support provided by:

- Calderdale MBC (provided funding to deliver core advice & information services. The council also funded additional telephony and outreach via the Anti-Poverty grant)
- UK Shared Prosperity Fund (part of the Hyper local delivery project for Calderdale - providing directed preventative skills and knowledge for residents in Park ward),
- Citizens Advice (provided funding to deliver MAS Debt Advice service, Yorkshire Building Society outreach service, Energy advice and Help to Claim service),
- The Henry Smith Charity (additional casework services), and
- Community Foundation for Calderdale (Cost of Living Fund, which allowed us to provide additional help to our most vulnerable clients at critical points in their lives, by accessing supermarket shopping vouchers).

We have continued to operate a hybrid model of home and office 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
- Provided co-designed knowledge and information sessions with formed groups in Park ward
- 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.

At the start of January 2024, we have been able to increase the number of casework appointments available to clients, funded by The National Lottery Community Fund. We will develop arrangements with partners so that they can host our caseworkers in providing support to clients in their localities throughout 2024. This will help in assisting clients who have limited time or financial means to afford travel in accessing support locally.

With the support of Halifax Opportunities Trust and St. Augustines' Centre, we developed a project, with a view to empowering local people by reducing barriers to action through the provision of knowledge and skills.

We co-designed resources with local people and delivered them in existing group settings, with a focus on marginalised groups.

The co-designed modules included:

- Energy savings,
- "Savvy Shopping",
- How to navigate the Calderdale MBC website,
- How to access free activities for children and
- Explanation of health services available and exploring which one to use.

CALDERDALE CITIZENS ADVICE BUREAU (TRADING AS CITIZENS ADVICE CALDERDALE) TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

The people attending the information sessions provided feedback with 100% reporting that they felt more confident about the topics covered.

The knowledge sessions also led to follow up one-to-one appointments, hosted in the community and covering issues such as:

- Applications for housing,
- Understanding bills,
- Understanding the difference between priority and non-priority debts, and the consequences of not dealing with priority debts,
- Support in applying for a college bursary,
- Training people to manage Universal credit journals and how to make Universal Credit applications.

This trial was initially funded by the UK Shared Prosperity fund (Hyper Local Delivery Project – Calderdale) and during the final quarter of 2023/24, became part of a longer-term partnership project coordinated by Halifax opportunities, supported by the same funder.

Our client needs.

During 2023/24, 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. 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 2023/24, using earlier experiences and creating new links. Key partners include Women's Centre, St Augustine's Centre, Halifax Opportunities Trust, Early Advice Customer First team (Calderdale MBC), 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 2023/24, our volunteers assisted by closing cases, surveying clients, becoming involved in the national Citizens Advice Carbon Monoxide pilot and direct client support via completion of forms. We are extremely grateful for the support they offered and continue to offer.

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 management team continue to provide this stability. Our Chief Executive, Caroline Jones has continued to provide vital connections with our funders and within the Calderdale community and through her inspiration and leadership has remained essential to the achievement of our organisational goals.

The Trustee board with chair Roger Moore (Until 1st April 2024) have remained supportive and resolute and have been ready to make the difficult strategic decisions necessary to maintain our services.

In Memoriam

During 2023 our Operations Manager Liz Horne became seriously ill and passed away in January 2024. We would like to take this opportunity to record our appreciation for the tremendous service that she gave to Citizen's Advice Calderdale for over thirty years and to record the high esteem in which she was held by all of us who knew her.

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

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.

We were advised during the latter stages of 2023/24 that we had been successful in our application to deliver the core advice and information services contract for the period 2024/29, providing stability for our staff and continued support for our clients.

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 2026.

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 services 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 2025.

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.

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 was extended to March 2024. We were advised during quarter 4 of 2023/24 that we had been successful in attaining funding to continue an outreach service in North Halifax, together with additional telephony support; funded by the Calderdale MBC Supporting Communities fund.

UKSPF

With the support of Halifax Opportunities Trust and St. Augustines' Centre, we developed a project, with a view to empowering local people by reducing barriers to action through the provision of knowledge and skills.

We co-designed resources with local people and delivered them in existing group settings, with a focus on marginalised groups. This funding was due to end in January 2025 yet will end in the Autumn of 2024, due to staff vacancy.

Yorkshire Building Society

We continue to deliver face-to-face appointments in two Yorkshire Building Society premises, Halifax, and Brighouse. The funding is currently extended until 30 June 2025.

Carbon Monoxide pilot

We continue to deliver energy advice, with 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. This funding is currently extended to 31st March 2024.

**CALDERDALE CITIZENS ADVICE BUREAU
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TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2024

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 and practices.

During 2023/24 we continued to focus on the rapidly increasing cost of living, supporting the national Citizens Advice campaign. This work covers a range of issues including high food inflation, high house rental costs and high energy costs.

We attended the Calderdale MBC scrutiny panel in relation to the private rented sector and presented our evidence in this regard. We will be invited to another scrutiny panel in relation to council tax arrears and this is scheduled for Autumn 2024.

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 "Error in formula ->#Keep<- the Uplift" campaign, writing to MPs and using social media to promote this very important and potentially impacting issue.

After the 2024 election results, we corresponded with our new MPs asking them to support our work in relation to:

- Uprating working-age benefits using inflation data
- Keep increasing national minimum wage to bring closer to real cost of living
- Reforming the Local Housing Allowance
- Expanding eligibility for the Warm Home Discount and
- Ensuring affordable access to essential markets through social tariffs for water, broadband and insurance.

Financial review

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 2024 was £178,000 (2023: £178,000).

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The detailed summary of reserve commitments at 31 March 2024, are shown below:

	<u>2024</u>	<u>2023</u>
	<u>£</u>	<u>£</u>
Total Funds at 31.3.24	715,743	579,580
Less : Restricted funds	(30,786)	(54,256)
Less : Funds to cover 3 months operating costs (*)	(191,876)	(160,658)
Less : Funds to cover redundancy costs	(80,000)	(60,000)
Less : Funds to cover dilapidations on leased property	(23,000)	(23,000)
Less : Cost of living measures	-	(5,000)
Less : IT Equipment upgrade and Cyber Essentials	(15,000)	(15,000)
Less : Salaries – Match Funding TNL Project	-	(157,398)
Less : Proposed salary uplift for 2025 - 2029	(47,000)	(47,000)
Less : Funds to relocate premises	(100,150)	(30,000)
Less : Service continuation 2025 - 2027	(212,334)	-
"Free" Reserves	15,596	27,269

(*) Based on 2024/25 budget

CALDERDALE CITIZENS ADVICE BUREAU (TRADING AS CITIZENS ADVICE CALDERDALE) TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

Plans for future periods

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 and 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:

- Proposed salary uplifts
- Funds to relocate premises
- Service continuation 2025-27

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. The Trustee Board created a "relocation fund" and we are hoping to move to more suitable premises, in Halifax town centre, before the end of this fiscal year.

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.

Structure, governance and management

The charity as a limited company is governed by its Memorandum and Articles of Association, dated 16 September 1997, and amended 19 January, 4 October 2012 and 15 September 2022.

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Roger Moore OBE
Andrew Peter Taylor
Frances Elizabeth Burns
Iman Al-Harithi
Sarah Elizabeth Harris
Lucy Mwangi
D Sidonio
Heidi Louise Waters

(Appointed 1 December 2024)

Recruitment and appointment of 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 we have recently recruited two new Trustees and they are currently undergoing our induction 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 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.

Remuneration policy

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.

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

Other matters

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 Local Authority (Calderdale MBC) as our main funder 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.

Local Authority and Community connections

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
(TRADING AS CITIZENS ADVICE CALDERDALE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

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. 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 and Statement of Controls

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.

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.

Relationship with 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.

The trustees' report was approved by the Board of Trustees. 17/12/2024

Heidi Waters

.....Heidi Waters (Dec 17, 2024 13:19 GMT).....

Heidi Louise Waters
Trustee

Date:

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
INDEPENDENT EXAMINER'S REPORT**

TO THE TRUSTEES OF CALDERDALE CITIZENS ADVICE BUREAU

I report to the trustees on my examination of the financial statements of Calderdale Citizens Advice Bureau (the charity) for the year ended 31 March 2024.

Responsibilities and basis of report

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

Having satisfied myself that the financial statements of the charity 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 the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Association of Chartered Certified Accountants, 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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements 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 financial statements 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 financial statements to be reached.

V J Atkinson

Association of Chartered Certified Accountants

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

BK Plus Limited

Dated: *17 December 2024*

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income from:							
Donations and legacies	3	2,095	421,058	423,153	24,723	398,332	423,055
Charitable activities	4	297,030	24,413	321,443	295,319	18,000	313,319
Investments	5	8,662	-	8,662	3,724	-	3,724
Total income		307,787	445,471	753,258	323,766	416,332	740,098
Expenditure on:							
Charitable activities	6	149,903	467,192	617,095	237,970	360,781	598,751
Total expenditure		149,903	467,192	617,095	237,970	360,781	598,751
Net income/(expenditure)		157,884	(21,721)	136,163	85,796	55,551	141,347
Transfers between funds		1,749	(1,749)	-	1,918	(1,918)	-
Net movement in funds	8	159,633	(23,470)	136,163	87,714	53,633	141,347
Reconciliation of funds:							
Fund balances at 1 April 2023		525,324	54,256	579,580	437,610	623	438,233
Fund balances at 31 March 2024		684,957	30,786	715,743	525,324	54,256	579,580

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
BALANCE SHEET**

AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	12		2,766		-
Current assets					
Debtors	13	1,788		1,600	
Cash at bank and in hand		716,755		581,811	
		<u>718,543</u>		<u>583,411</u>	
Creditors: amounts falling due within one year	14	<u>(5,566)</u>		<u>(3,831)</u>	
Net current assets			<u>712,977</u>		<u>579,580</u>
Total assets less current liabilities			<u>715,743</u>		<u>579,580</u>
Net assets excluding pension liability			<u>715,743</u>		<u>579,580</u>
			<u><u>715,743</u></u>		<u><u>579,580</u></u>
The funds of the charity					
Restricted income funds	16		30,786		54,256
Unrestricted funds			684,957		525,324
			<u>715,743</u>		<u>579,580</u>
			<u><u>715,743</u></u>		<u><u>579,580</u></u>

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 17/12/2024

Heidi Waters

Heidi Waters (Dec 17, 2024 13:19 GMT)

Heidi Louise Waters
Trustee

Company registration number 03434602 (England and Wales)

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
STATEMENT OF CASH FLOWS**

FOR THE YEAR ENDED 31 MARCH 2024

Notes	2024 £	£	2023 £	£
Cash flows from operating activities				
Cash generated from operations		130,134		148,786
Investing activities				
Purchase of tangible fixed assets	(3,852)		(11,163)	
Investment income received	8,662		3,724	
Net cash generated from/(used in) investing activities		4,810		(7,439)
Net cash used in financing activities		-		-
Net increase in cash and cash equivalents		134,944		141,347
Cash and cash equivalents at beginning of year		581,811		440,465
Cash and cash equivalents at end of year		<u>716,755</u>		<u>581,811</u>

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

1 Accounting policies

Charity information

Calderdale Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales. The registered office is 37 Harrison Road, Halifax, West Yorkshire, HX1 2AF.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

1 Accounting policies (Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	Straight line over 3 years
Computers	100% on cost and Straight line over 4 years

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

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

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

3 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	2,095	-	2,095	3,389	-	3,389
Grants	-	421,058	421,058	21,334	398,332	419,666
	<u>2,095</u>	<u>421,058</u>	<u>423,153</u>	<u>24,723</u>	<u>398,332</u>	<u>423,055</u>
Grants receivable for core activities						
Calderdale Community Foundation	-	6,075	6,075	21,334	6,579	27,913
Calderdale Community Services	-	24,474	24,474	-	24,474	24,474
Calderdale MBC - Financial Inclusion	-	-	-	-	25,000	25,000
Calderdale MBC - UKSPF	-	11,669	11,669	-	-	-
CiA	-	275,706	275,706	-	295,561	295,561
Energy Saving Trust	-	-	-	-	13,385	13,385
Hebden Royd Town Council	-	-	-	-	3,333	3,333
The Henry Smith Charity	-	60,000	60,000	-	30,000	30,000
The National Lottery	-	43,135	43,135	-	-	-
	<u>-</u>	<u>421,058</u>	<u>421,058</u>	<u>21,334</u>	<u>398,332</u>	<u>419,666</u>

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2024

4 Income from charitable activities

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Charitable Activities						
Provision of advice services	297,000	-	297,000	295,000	-	295,000
Other services	-	24,413	24,413	-	18,000	18,000
Miscellaneous income	30	-	30	319	-	319
	<u>297,030</u>	<u>24,413</u>	<u>321,443</u>	<u>295,319</u>	<u>18,000</u>	<u>313,319</u>

5 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	<u>8,662</u>	<u>3,724</u>

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

6 Expenditure on charitable activities

	Charitable Activities 2024 £	Charitable Activities 2023 £
Direct costs		
Staff costs	463,388	430,890
Depreciation and impairment	1,086	11,163
Rent, rates and service charge costs	14,837	15,713
Repairs and maintenance	10,746	4,556
Computer repairs and maintenance	8,500	21,924
Light and heat	11,720	11,037
Telephone	3,996	3,224
Insurance	4,809	1,620
Service marketing and promotion	1,028	2,732
Office costs	11,966	6,837
Motor and travel	2,993	2,794
Training and conferences	2,467	4,043
Citizens Advice affiliation	5,191	7,742
Disbursement	9,891	10,321
Finance costs	95	103
Other costs	-	952
	<u>552,713</u>	<u>535,651</u>
Share of support and governance costs (see note 7)		
Support	58,674	56,617
Governance	5,708	6,483
	<u>617,095</u>	<u>598,751</u>
Analysis by fund		
Unrestricted funds	149,903	237,970
Restricted funds	467,192	360,781
	<u>617,095</u>	<u>598,751</u>

7 Support costs allocated to activities

	Charitable Activities 2024 £	Total 2023 £
Governance	<u>64,382</u>	<u>63,100</u>

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

7 Support costs allocated to activities	(Continued)	
	2024	2023
	£	£
Governance costs comprise:		
Staff costs	52,117	51,194
Accountancy	6,402	5,205
Legal and professional	155	218
Share of office costs	5,708	6,483
	<u>64,382</u>	<u>63,100</u>
	<u><u>64,382</u></u>	<u><u>63,100</u></u>
 8 Net movement in funds	 2024	 2023
	£	£
The net movement in funds is stated after charging/(crediting):		
Depreciation of owned tangible fixed assets	1,086	11,163
	<u>1,086</u>	<u>11,163</u>
	<u><u>1,086</u></u>	<u><u>11,163</u></u>
 9 Trustees		
None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.		
 10 Employees		
The average monthly number of employees during the year was:		
	2024	2023
	Number	Number
Direct charitable	20	18
Governance	2	2
	<u>22</u>	<u>20</u>
	<u><u>22</u></u>	<u><u>20</u></u>
 Employment costs	 2024	 2023
	£	£
Wages and salaries	453,817	427,777
Social security costs	36,824	30,869
Other pension costs	24,864	23,438
	<u>515,505</u>	<u>482,084</u>
	<u><u>515,505</u></u>	<u><u>482,084</u></u>

Staff numbers expressed as a head count at the year end are 23.

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2024

10 Employees

(Continued)

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 £103,335 (2023: £111,255).

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

12 Tangible fixed assets

	Plant and equipment £	Computers £	Total £
Cost			
At 1 April 2023	44,829	48,016	92,845
Additions	1,478	2,374	3,852
At 31 March 2024	<u>46,307</u>	<u>50,390</u>	<u>96,697</u>
Depreciation and impairment			
At 1 April 2023	44,829	48,016	92,845
Depreciation charged in the year	493	593	1,086
At 31 March 2024	<u>45,322</u>	<u>48,609</u>	<u>93,931</u>
Carrying amount			
At 31 March 2024	<u>985</u>	<u>1,781</u>	<u>2,766</u>

13 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Prepayments and accrued income	1,788	1,600
	<u>1,788</u>	<u>1,600</u>

14 Creditors: amounts falling due within one year

	2024 £	2023 £
Other creditors	861	861
Accruals and deferred income	4,705	2,970
	<u>5,566</u>	<u>3,831</u>

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2024

15 Retirement benefit schemes	2024	2023
	£	£
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	24,864	23,438
	<u> </u>	<u> </u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

16 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
CFFC - EHW	12,500	-	(12,513)	13	-
CFFC - Household Support	-	6,075	(5,830)	(245)	-
CFFC - Practical Warmth Help	1,949	-	(1,770)	(179)	-
CitA - COL	15,000	-	(15,363)	363	-
CitA - Debt Modernisation	-	-	(792)	792	-
Clients Grant	2,460	-	(135)	(2,325)	-
CMAP	8,455	29,081	(19,475)	-	18,061
CMBC - Anti Poverty	-	24,474	(25,909)	1,435	-
CMBC - Financial Inclusion	13,892	-	(14,582)	-	(690)
CMBC - UKSPF	-	11,669	(6,428)	(5,241)	-
EAP	-	1,969	-	(1,969)	-
EOP	-	1,960	(85)	(1,875)	-
Henry Smith	-	60,000	(74,710)	-	(14,710)
HTC	-	132,119	(138,939)	7,482	662
MaPS Mainstream	-	110,577	(110,041)	-	536
TNL - Closing The Gap	-	43,135	(22,104)	-	21,031
YBS Referral Service	-	24,412	(18,516)	-	5,896
	<u>54,256</u>	<u>445,471</u>	<u>(467,192)</u>	<u>(1,749)</u>	<u>30,786</u>

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

(Continued)					
16 Restricted funds	At 1 April 2022	Incoming resources	Resources expended	Transfers	At 31 March 2023
Previous year:	£	£	£	£	£
BESN	-	1,918	-	(1,918)	-
CFFC Climate Emergency Fund	87	-	(87)	-	-
CFFC - Cost Of Living	-	6,213	(6,213)	-	-
CFFC - EHW	-	12,500	-	-	12,500
CFFC - Household Support	-	7,000	(7,000)	-	-
CFFC Ovenden	536	-	(536)	-	-
CFFC - Practical Warmth Help	-	2,200	(251)	-	1,949
CiTA - COL	-	15,000	-	-	15,000
Clients Grants	-	3,140	(680)	-	2,460
CMAP	-	12,722	(4,267)	-	8,455
CMBC - Financial Inclusion	-	25,000	(11,108)	-	13,892
EAP	-	3,100	(3,100)	-	-
Energy Redress	-	13,385	(13,385)	-	-
Hebden Royd	-	3,333	(3,333)	-	-
Henry Smith	-	30,000	(30,000)	-	-
HTC	-	131,429	(131,429)	-	-
MaPS Mainstream	-	92,717	(92,717)	-	-
MaPS Web Chat	-	38,675	(38,675)	-	-
YBS Referral Service	-	18,000	(18,000)	-	-
	<u>623</u>	<u>416,332</u>	<u>(360,781)</u>	<u>(1,918)</u>	<u>54,256</u>

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2024

17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
General funds	525,324	307,787	(149,903)	1,749	684,957
Previous year:	At 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2023 £
General funds	437,610	323,766	(237,970)	1,918	525,324

18 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	2,766	-	2,766
Current assets/(liabilities)	682,191	30,786	712,977
	<u>684,957</u>	<u>30,786</u>	<u>715,743</u>
	<u>684,957</u>	<u>30,786</u>	<u>715,743</u>
	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
At 31 March 2023:			
Current assets/(liabilities)	525,324	54,256	579,580
	<u>525,324</u>	<u>54,256</u>	<u>579,580</u>
	<u>525,324</u>	<u>54,256</u>	<u>579,580</u>

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024**

19 Operating lease commitments

Lessee

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

	2024	2023
	£	£
Within one year	11,895	11,895
Between two and five years	5,788	17,683
	<u>17,683</u>	<u>29,578</u>

20 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

Document Activity Report

Document Sent

Tue, 17 Dec 2024 10:43:09 GMT

Document Activity History

Document history shows most recent activity first

Date	Activity
Tue, 17 Dec 2024 12:08:29 GMT	Heidi Wilson Approved the document
Tue, 17 Dec 2024 10:44:47 GMT	Document Sent