

TAMESIDE CITIZENS ADVICE BUREAU LIMITED
(A company limited by guarantee)

Financial Statements

For the year ended 31 March 2023

Company no: 02302696 (England & Wales)

Charity no: 701113

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

FINANCIAL STATEMENTS

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TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Legal and administrative information

DIRECTORS

M Ashworth
M Ashraf
W Brelsford
S Cheeseman
M Dale
J Fieldhouse
P Fitzpatrick (Councillor) resigned 10/06/22
N Mackie
H Roderick (Councillor) appointed 12/01/23

SECRETARY

N Morgan

REGISTERED OFFICE

Tameside One
Market Place
Ashton-under-Lyne
OL6 6BH

COMPANY LIMITED BY GUARANTEE: REGISTERED NUMBER

02302696

CHARITY: REGISTERED NUMBER

701113

BANKERS

Barclays Bank PLC
Unit 33
Arcades Shopping Centre
Ashton-under-Lyne
OL6 7JE

INDEPENDENT EXAMINER

J A Simpson & Co Ltd
48 Bredbury Green
Romiley
Stockport
SK6 3DN

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Directors' Report (incorporating the Trustees' Report)

The directors and trustees present their report and the examined accounts for the year ended 31 March 2023. The directors have adopted the provisions of FRS 102 in preparing the annual report and financial statements of the charity.

Constitution, objects, policies and public benefit

The principal activity of the company continued to be the operation of a Citizen's Advice Bureau.

The company, which is a company limited by guarantee, is a registered charity established for the promotion of charitable purposes for the benefit of the community in the area of Tameside. The organisation ensures that all services are available to the general public and people in poverty are not excluded, as no fees are payable.

The charity has an additional aim of ensuring that individuals do not suffer through lack of knowledge of their rights and responsibilities or the services available, or through an inability to express their needs effectively.

These aims are achieved through trained volunteers giving free, confidential, impartial and independent advice to the local community. These objectives remain unchanged from previous years. The company is a member of the National Association of Citizens Advice Bureaux and adheres to their policies and principles.

Performance, activities and future developments

The company receives grants from Tameside Metropolitan Borough Council, the Money and Pensions Service (MaPS), and other changeable funders.

The surplus for the year amounted to £24,928 (2022 surplus: £35,006).

Total reserves stand at £288,330 (2022: £263,402).

These reserves are carried forward for the furtherance of the charity's objectives in future years.

The accounts have been prepared on a going concern basis, as the funding for the next financial year has been provisionally agreed. The company plans to continue to expand its services, in part by attracting external sources of funding.

Reserves

In accordance with Charity Commission recommendations the company tries to maintain reserves sufficient to meet at least three months running costs. This has been achieved as at 31 March 2023.

Organisation

The charity is administered by its board of directors, who meet regularly to decide policy. New directors are appointed by the approval of the board. A Chief Officer is appointed to oversee the day to day running of the charity. The directors who served during the year were as follows:

M Ashworth

M Ashraf

W Brelsford

S Cheeseman

M Dale

J Fieldhouse

P Fitzpatrick (Councillor) resigned 10/06/22

N Mackie Chair

H. Roderick (Councillor) appointed 12/01/23

In accordance with the company's articles of association, Wendy Brelsford and Sandra Cheeseman retire by rotation and offer themselves for re-election.

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Directors' Report (incorporating the Trustees' Report)

Investment powers

Under the memorandum and articles of association, the charity has the power to invest the income or capital of the charity, which is not immediately required for its purposes, in or upon such investments, securities or properties as the directors see fit.

Training and induction

The company operates a formal induction programme for its new trustees that is used by the Citizens Advice Bureau nationally.

Statement of directors' responsibilities

Company and charity law requires the directors to prepare financial statements for each financial year which gives a true and fair view of the state of the company's affairs and of the profit or loss for that year. In doing so the directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards and statements of accounting practice have been followed subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation;

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

As the company's Directors, we certify that so far as we are aware, there is no relevant information of which the company's independent examiners are unaware and as the Directors of the company, we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's independent examiners are aware of that information.

Risk management

The directors have the above responsibilities, they also need to provide reasonable assurance that:

- the charity is operating efficiently and effectively;
- its assets are safeguarded against unauthorised use or disposition;
- proper records are maintained and financial information used within the charity or for publication is reliable; and
- the charity complies with relevant laws and regulations.

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Directors' Report (incorporating the Trustees' Report)

The systems of internal controls are designed to provide reasonable assurances against material loss or misstatement. They will include:

- a business plan and annual budgets approved by the directors;
- regular consideration by the trustees of financial results, variances to budgets, non-financial performance indicators and benchmark reviews;
- delegation of authority and segregation of duties; and
- identification and management of risks.

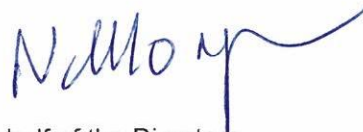
Independent Examiner

A resolution will be proposed at the next Annual General Meeting to reappoint the independent examiners, J A Simpson & Co Ltd.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

Tameside One
Market Place
Ashton-under-Lyne
OL6 6BH

By order of the board



On behalf of the Directors
N Morgan
Secretary

Date 20th July 2023

**INDEPENDENT EXAMINERS' REPORT
TO THE MEMBERS OF TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

I report on the accounts of the company limited by guarantee for the year ended 31 March 2023 which are set out on pages 6 to 11. These accounts have been prepared in accordance with the FRS 102 and the accounting policies therein.

Respective responsibilities of directors and examiner

As described in the Statement of Directors' Responsibilities the company's directors (who are also the Trustees) are responsible for the preparation of the accounts in accordance with applicable law and United Kingdom Accounting Standards. You consider that the audit requirement of s144(2) of the Charities Act 2011 (the Act) does not apply and that an independent examination is needed.

I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- 1 Which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with s 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of s 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charitieshave not been met; or
- 2 To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

John A Simpson
Chartered Accountant
48 Bredbury Green
Romiley
Stockport

J A Simpson

Date 1st August 2023

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Statement of Financial Activities for the year ended 31 March 2023

	Notes	General Fund 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
Incoming resources					
Incoming resources from generated funds					
<i>Voluntary income:</i>					
Donations and grants	2	456,805	0	456,805	479,134
Total incoming resources		<u>456,805</u>	<u>0</u>	<u>456,805</u>	<u>479,134</u>
Resources expended					
Charitable activities	3	417,295	0	417,295	429,276
Governance costs	4	2,179	0	2,179	2,682
Raising funds	4	12,403	0	12,403	12,170
Total resources expended		<u>431,877</u>	<u>0</u>	<u>431,877</u>	<u>444,128</u>
Net incoming/(expended) resources before transfers	5	24,928	0	24,928	35,006
Net movements in funds		24,928	0	24,928	35,006
Reconciliation of funds					
Funds brought forward at 1 April 2022/21		263,402	0	263,402	228,396
Funds carried forward at 31 March 2023/22		<u>288,330</u>	<u>0</u>	<u>288,330</u>	<u>263,402</u>

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Balance Sheet as at 31 March 2023

	Notes	2023			2022
Current Assets		General	Restricted	Total	
Debtors	8	28,347	0	28,347	47,453
Cash at bank	7	290,008		290,008	282,239
Cash in hand		346	0	346	250
		318,701	0	318,701	329,942
Creditors: amounts falling due within one year	9	30,373	0	30,373	66,540
Net Current Assets/(Liabilities)		288,328	0	288,328	263,402
		288,328	0	288,328	263,402
Reserves		288,328	0	288,328	263,402

The directors are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that no member has required the company to obtain an audit in accordance with section 476 of the Act.

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

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

The financial statements on pages 6 to 11 were approved by the directors on 20th July 2023 and signed on their behalf by:

N Mackie - Director



J Fieldhouse - Director



TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2023

1 Basis of accounting

General

These Accounts have been prepared under the historic cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.

The accounts have been prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and with the Charities Act 2011

The charity constitutes a public benefit entity as defined by FRS 102

Going concern

The financial statements have been prepared on a going concern basis, which presumes that the trust will continue to receive financial support. Notification of support for the year ended 31 March 2023 has been agreed.

Incoming resources

Grants

All grants and voluntary income are accounted for gross on a receivable basis.

Investment income

Investment income is accounted for on a receivable basis.

Resources expended

Expenditure is accounted for on an accruals basis.

2 Donations and grants	General	Restricted	2023	2022
Local Authority and Funding				
General purpose	251,639	0	251,639	210,072
MaPS	156,298	0	156,298	148,956
Food & Clothing	5,420	0	5,420	8,137
U.C.Grant	0	0	0	93,611
Outreach and New Charter Housing Trust and Irwell Valley Housing	42,910	0	42,910	18,268
Other Income	444	0	444	0
Donations	94	0	94	90
	<u>456,805</u>	<u>0</u>	<u>456,805</u>	<u>479,134</u>

TAMESIDE CITIZENS ADVICE BUREAU LIMITED
Notes to the Financial Statements for the year to 31 March 2023

3 Charitable activities	UNRESTRICTED		REST		2023	2022
	CAB	MaPS	HH	UC		
Staff salaries and NIC	239,021	121,223	7,318		367,562	395,906
Electricity	0		1,000		1,000	289
Gas	26		96		122	161
Water	0				0	0
Rent	13,189	8,271	2,960	1,094	25,514	22,242
General repairs and maintenance	36	0	1,258		1,294	165
Travel & training & recruitment	3,384	596			3,980	851
Printing and stationery	2,400	1,247			3,647	2,825
Postage	89	476			565	1,459
Telephone	3,004	1,502			4,506	4,907
Insurance	1,433	829	300	177	2,739	2,537
Subscriptions	3,251	1,992		88	5,331	4,776
Client energy grants	9,422				9,422	0
Miscellaneous	1,592		15		1,607	1,693
Computer costs	260	52			312	306
Language line	42				42	646
Publicity	386	150			536	437
Capital spending	417	1,055			1,472	2,228
Catering	47				47	18
	<u>277,999</u>	<u>137,393</u>	<u>12,947</u>	<u>1,359</u>	<u>429,698</u>	<u>441,446</u>
4 Governance costs						
AGM costs	879				879	1,382
Accountancy	1,222	403		-325	1,300	1,300
	<u>2,101</u>	<u>403</u>	<u>0</u>	<u>-325</u>	<u>2,179</u>	<u>2,682</u>
	<u>280,100</u>	<u>137,796</u>	<u>12,947</u>	<u>1,034</u>	<u>431,877</u>	<u>444,128</u>
5 Net incoming resources for the year						
Net incoming resources are stated after charging:						
Staff costs (note 6)					367,562	395,906
Independent examiner's remuneration					1,300	1,300

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2023

6 Staff costs	2023	2022
Directors' remuneration	0	60,850
Salaries	329,652	295,205
Social security costs	26,373	27,219
Pension	11,537	12,632
	<u>367,562</u>	<u>395,906</u>

The average number of employees during the year was 18 (2022 - 19). None of these employees received emoluments greater than £60,000.

7 Cash at bank	2023	2022
Business premium and current accounts	185,122	177,511
High interest account	104,886	104,728
	<u>290,008</u>	<u>282,239</u>

8 Debtors	2023	2022
Trade debtors and prepayments	28,347	47,453
	<u>28,347</u>	<u>47,453</u>

9 Creditors: amounts falling due within one year	2023	2022
Accruals	22,584	52,811
Trade creditors	7,789	13,729
	<u>30,373</u>	<u>66,540</u>

10 Movement of funds

	General	Restricted	Total	2022
	£	funds	£	£
		£		
Balance at 1 April 2022/21	263,402	0	263,402	228,396
Net movement in funds	24,928	0	24,928	35,006
Balance at 31 March 2023/22	<u>288,330</u>	<u>0</u>	<u>288,330</u>	<u>263,402</u>

TAMESIDE CITIZENS ADVICE BUREAU LIMITED

Notes to the Financial Statements for the year to 31 March 2023

11 Funds

The general fund relates to the main bureau where volunteers offer advice to the Tameside population on a telephone basis and by appointment.

MaPS is a government funded project (Business innovation and skills) to provide face to face debt advice to clients who are eligible for legally aided services.

12 Related party transactions

The company relies for most of its funding on Tameside Metropolitan Borough Council. Their contributions are analysed in note 2 to the accounts.

Expenses of £167 in respect of charity related activities were paid to trustees during year ended 31st March 2023.

13 Contingent liability

In the possible event of the company discontinuing operations due to cuts in funding, this would give rise to a potential liability in the form of redundancy and notice payments to staff, office rents and running costs, accountancy and removal fees, amounting in total to an estimated value of £183,235.