

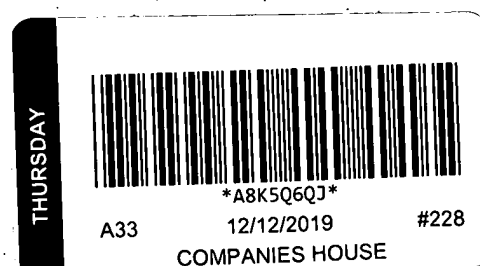
**TAMESIDE CITIZENS ADVICE BUREAU LIMITED**  
(A company limited by guarantee)

**Financial Statements**

**For the year ended 31 March 2019**

**Company no: 2302696 (England & Wales)**

**Charity no: 701113**



# **TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

## **FINANCIAL STATEMENTS**

### **INDEX**

	<b>Page</b>
Company information	<b>1</b>
Directors Report (incorporating Trustees Report)	<b>2 - 4</b>
Accountant's Report	<b>5</b>
Statement of Financial Activities	<b>6</b>
Balance Sheet	<b>7</b>
Notes to the accounts	<b>8 - 11</b>

# **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)  
N Mackie  
N Morgan  
S Riley

### **SECRETARY**

N Morgan

### **REGISTERED OFFICE**

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

### **COMPANY LIMITED BY GUARANTEE: REGISTERED NUMBER**

2302696

### **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 2019. 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 Advice Service Debt Advice Project (MASDAP), and other changeable funders.

The deficit for the year amounted to £3,324 (2018 surplus: £63,888).

Total reserves stand at £236,855 (2018 £240,179).

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 2019.

### **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)  
M Hughes (resigned)  
N Mackie  
N Morgan (Chief Officer)  
S Raftery (resigned)  
S Riley (Chief Officer)

In accordance with the company's articles of association, N Mackie and J Fieldhouse 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.

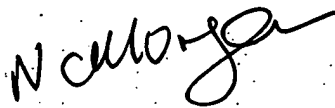
### **Independent Examiner**

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



20th October 2019

N Morgan  
Secretary

**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 2019 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 29/10/19

# TAMESIDE CITIZENS ADVICE BUREAU LIMITED

## Statement of Financial Activities for the year ended 31 March 2019

	Notes	General Fund 2019 £	Restricted Funds 2019 £	Total Funds 2019 £	Total Funds 2018 £
<b>Incoming resources</b>					
<b>Incoming resources from generated funds</b>					
<i>Voluntary income:</i>					
Donations and grants	2	412,918	0	412,918	525,218
<b>Total incoming resources</b>		<u>412,918</u>	<u>0</u>	<u>412,918</u>	<u>525,218</u>
<b>Resources expended</b>					
Charitable activities	3	398,171	0	398,171	455,150
Governance costs	4	2,852	0	2,852	2,005
Raising funds	4	15,219	0	15,219	4,175
<b>Total resources expended</b>		<u>416,242</u>	<u>0</u>	<u>416,242</u>	<u>461,330</u>
<b>Net incoming/(expended) resources before transfers</b>	5	(3,324)	0	(3,324)	63,888
<b>Net movements in funds</b>		<u>(3,324)</u>	<u>0</u>	<u>(3,324)</u>	<u>63,888</u>
<b>Reconciliation of funds</b>					
Funds brought forward at 1 April 2018/17		195,073	45,106	240,179	176,291
<b>Transfers</b>		45,106	(45,106)	0	0
<b>Funds carried forward at 31 March 2019/18</b>		<u>236,855</u>	<u>0</u>	<u>236,855</u>	<u>240,179</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 2019

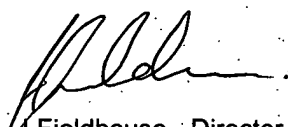
	Notes	2019			2018
Current Assets		General	Restricted	Total	
Debtors	8	42,418	0	42,418	23,751
Cash at bank	7	231,844	0	231,844	394,272
Cash in hand		518	0	518	133
		<u>274,780</u>	<u>0</u>	<u>274,780</u>	<u>418,156</u>
<b>Creditors: amounts falling due within one year</b>	9	<u>37,925</u>	<u>0</u>	<u>37,925</u>	<u>177,977</u>
		236,855	0	236,855	240,179
<b>Net Current Assets/(Liabilities)</b>		<u>236,855</u>	<u>0</u>	<u>236,855</u>	<u>240,179</u>
		<u>236,855</u>	<u>0</u>	<u>236,855</u>	<u>240,179</u>
<b>Reserves</b>		<u>236,855</u>	<u>0</u>	<u>236,855</u>	<u>240,179</u>


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 October 2019 and signed on their behalf by:

  
J Fieldhouse - Director

  
N Morgan - Director

# TAMESIDE CITIZENS ADVICE BUREAU LIMITED

## Notes to the Financial Statements for the year to 31 March 2019

### 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 2018 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	2019	2018
Local Authority and Funding				
General purpose	161,703	0	161,703	164,353
MASDAP	104,054	0	104,054	104,927
Food & Clothing	9,193	0	9,193	12,981
F & D	1,205	0	1,205	1,000
Big Lottery Fund	0		0	203,354
Greater Neighbourhoods	99,872	0	99,872	0
Outreach and	11,994	0	36,053	37,617
New Charter Housing Trust	20,309	0		
and Irwell Valley Housing	3,750	0		
Other Income	610	0	610	540
Donations	228	0	228	446
	<b>412,918</b>	<b>0</b>	<b>412,918</b>	<b>525,218</b>

# **TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

Notes to the Financial Statements for the year to 31 March 2019

## **3 Charitable activities**

	UNRESTRICTED				RESTRICTED		2019	2018
	CAB	MASDAP F & C	GN	HH	LOTTERY			
						£	£	
Staff salaries and NIC	161,497	90,762	77,838	6,895	0	336,992	389,519	
Electricity			427	1,187	0	1,614	1,110	
Gas	50		975	301	0	1,326	974	
Water	39		102	0	0	141	880	
Rent	13,920	7,000	3,898	2,922	0	27,740	28,770	
General repairs and maintenance	16			133	0	149	3,514	
Travel & training & recruitment	5,515	190	748		0	6,453	5,843	
Printing and stationery	1,647	972	532	1	0	2,088	2,695	
Postage	423	257	169		0	849	550	
Telephone	450	7	666		0	1,123	1,561	
Insurance	1,110	575	922	1,339	0	3,946	3,476	
Subscriptions	4,652	3,267	4,358		0	12,277	8,923	
Bad debts	12,784					12,784	3,252	
Miscellaneous	548	0		614		1,162	1,808	
Computer costs	1,675	918	998		0	3,591	4,780	
Language line	0					0	0	
Publicity	577					577	0	
Capital spending	65	0			0	65	1,013	
Catering	-75	63		525		513	657	
	<u>204,893</u>	<u>104,011</u>	<u>0</u>	<u>90,569</u>	<u>13,917</u>	<u>0</u>	<u>413,390</u>	<u>459,325</u>

## **4 Governance costs**

AGM costs	1,168					1,168	805	
Accountancy	6	346	1,332		0	1,684	1,200	
	<u>1,174</u>	<u>346</u>	<u>0</u>	<u>1,332</u>	<u>0</u>	<u>2,852</u>	<u>2,005</u>	
	<u>206,067</u>	<u>104,357</u>	<u>0</u>	<u>91,901</u>	<u>13,917</u>	<u>0</u>	<u>416,242</u>	<u>461,330</u>

Included in staff costs for 2018/19 was £15,219 (2017/18 - £4,175) spent on raising finance.

## **5 Net incoming resources for the year**

Net incoming resources are stated after charging:

Staff costs (note 6)	336,992	389,519	
Independent examiner's remuneration	1,200	1,200	

# TAMESIDE CITIZENS ADVICE BUREAU LIMITED

## Notes to the Financial Statements for the year to 31 March 2019

6 Staff costs	2019	2018
Directors' remuneration	44,718	44,718
Salaries	265,400	317,927
Social security costs	25,487	25,487
Pension	1,387	1,387
	<u>336,992</u>	<u>389,519</u>

The average number of employees during the year was 20 (2018 - 20 ). None of these employees received emoluments greater than £60,000. There are no directors accruing pension benefit.

7 Cash at bank	2019	2018
Business premium and current accounts	127,826	290,254
High interest account	104,018	104,018
	<u>231,844</u>	<u>394,272</u>

8 Debtors	2019	2018
Trade debtors and prepayments	42,418	23,751
	<u>42,418</u>	<u>23,751</u>

9 Creditors: amounts falling due within one year	2019	2018
Accruals	31,532	169,790
Trade creditors	6,393	8,187
	<u>37,925</u>	<u>177,977</u>

## 10 Movement of funds

	General £	Restricted funds £	Total £	2018 £
Balance at 1 April 2018/17	195,073	45,106	240,179	176,291
Net movement in funds	(3,324)	0	(3,324)	63,888
Balance at 31 March 2019/18	<u>191,749</u>	<u>45,106</u>	<u>236,855</u>	<u>240,179</u>

## **TAMESIDE CITIZENS ADVICE BUREAU LIMITED**

### **Notes to the Financial Statements for the year to 31 March 2019**

#### **11 Funds**

The general fund relates to the main bureau where volunteers offer advice to the Tameside population on an open-door basis and by appointment.

MASDAP 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.

Nigel Morgan and Susan Riley are Trustees and are paid by the CAB at a commercial rate.

Expenses of £2,155 in respect of charity related activities of Trustees were spent in year ended 31st March 2019. These expenses related to travel, accommodation and training.

#### **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 £103,230.