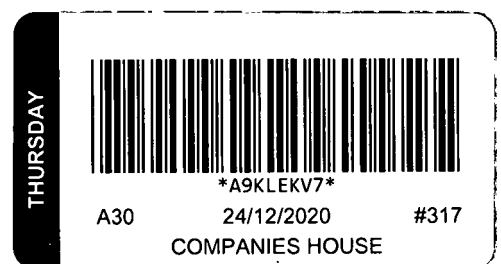


**STAFFORDSHIRE NORTH AND STOKE ON TRENT
CITIZENS ADVICE BUREAUX**

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020**

**COMPANY NO. 2402902
CHARITY NO. 1001204**



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Staffordshire North and Stoke on Trent Citizens Advice Bureau

Report of the Directors and Trustees

The Directors and Trustees have pleasure in presenting their report and financial statements for the year ended 31 March 2020.

1. REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISORS

Trustees and Directors: R.J. Pemberton (Chair)
Dr L. Haines
J. Seaman
J. Davies
M. Lovatt (resigned 11/11/19)
R. Holt
A. Wilshaw
B. Lawton
E. Porteous
A. Teasdale
S. Nixon (resigned 29/9/20)
A. Powner
C. Brady (appointed 22/4/20)

Chief Executive and
Company Secretary: S. Harris

Registered Office: Advice House
Cheapside
Hanley
Stoke on Trent
ST1 1HL

Bank: Unity Trust Bank plc
9, Brindley Place
Birmingham
B1 2HB

Auditors: Dains LLP
Suite 2 Albion House,
Forge Lane,
Etruria,
Stoke-on-Trent
ST1 5RQ

**Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux
Report of the Directors and Trustees**

2. AIMS, OBJECTIVES AND PLANS

Objects

The charity's objects, set out in the memorandum and articles of association, are to promote any charitable purpose for the benefit of the community primarily but not exclusively within Staffordshire, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Strategies and Plans for the Year

Staffordshire North & Stoke on Trent Citizens Advice Bureaux aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to ensure individuals receive the advice they need to deal with the problems they face and to use their experience of legislative and administrative problems to influence the development of social policies and services.

Locally, Staffordshire North & Stoke on Trent Citizens Advice Bureaux has interpreted these aims to focus on the relief of poverty and promotion of equality through advice work and addressing the causes of poverty and inequality through campaigning to change social policies, engaging in partnership working and supporting communities.

In April 2020 the Trustee Board adopted a new 3 year strategic plan and accompanying Business and Development Plan around four strategic themes. In doing so the Trustees have considered the relevant guidance on public benefit to ensure that the activities we undertake help us to deliver our aims and objectives and benefit the people we serve.

The four main strategic themes reflect our understanding of the needs of our enquirers and those people from the area's poorest communities who currently do not get the advice they need.

Access: We are committed to improving access to advice by maintaining existing services and developing new services to make getting advice easier, meet emerging needs, meet the needs of excluded groups, support collaboration with partners, support people to develop skills and confidence and promote earlier intervention.

Equality & Diversity: This plan commits the organisation to becoming a champion of diversity and equality, not only in the services it delivers and our ability to engage with hard to reach groups, but also in our own systems and practices. We aim to broaden access as far as possible reducing, where we can, the barriers which people face in accessing services.

Resilience: In recognition of the challenging financial climate the organisation will pay special attention to ensuring it is resilient in the future.

Influence: The advice queries we deal with on a day to day basis provide us with a valuable body of evidence showing how social policies and legislation impact on the lives of the poorest and most disadvantaged. We will use this to lobby for changes in the services and laws which create many of the problems we are called upon to solve.

**Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux
Report of the Directors and Trustees**

3. ACHIEVEMENTS AND PERFORMANCE – HOW WE DELIVER PUBLIC BENEFIT

In 2019/20 we achieved the following under these themes:

Access

Outreach: In Stoke-on-Trent we offered debt advice to council tenants in rent arrears at many of the city council's local centres and delivered advice in accessible locations across the city as part of the citywide advice contract commissioned by Stoke-on-Trent City Council, which started in April 2018.

The Potteries Gold project ran a series of outreach clinics with partner agencies across Stoke-on-Trent, to inform and advise local residents of the implications of welfare reform.

In Newcastle-under-Lyme we have maintained our services in Kidsgrove.

We also provided advice and support to people claiming Universal Credit at Job Centres across North Staffordshire as part of the Help to Claim Service.

Telephone advice: During 2019/20 around 6,550 calls from people in our area were answered by the Citizens Advice Service Adviceline.

2019/20 was our third full year as a local delivery centre for Citizens Advice's national consumer helpline. This project will not contribute to local statistics, as the figures are recorded nationally. During the year we answered 117,000 calls. The service as a whole provided advice to 3,270 people from North Staffordshire.

Webchat: we have delivered consumer advice, debt advice and advice as part of the Help to Claim Service via webchat and are delivering it as a core generalist activity. We delivered the following webchats in 2019/20: Consumer: 5,323; Debt: 4,564; Help to Claim: 620

Increased Generalist Advice: - we have maintained a full drop-in and appointment service at our three main offices.

Working with our national association we have delivered the face to face element of the Help to Claim service, supporting people to make successful claims for Universal Credit also at our offices across Stoke-on-Trent, Newcastle-under-Lyme and Biddulph.

New Migrants: we have maintained our service aimed at advising refugees and people seeking asylum. Delivering support under the Migrant Support Service contract we hold jointly with Concrete (part of Honeycomb Charitable Services) as well as supporting families to access education through the Children in Need and Henry Smith Trust funded Into Schools project.

People with Disabilities: Demand for our service has been significant amongst people in receipt of disability benefits, especially as those benefits change with the Government's welfare reforms. In particular we advised many people affected by the replacement of Disability Living Allowance

Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux Report of the Directors and Trustees

with Personal Independence Payments and the Employment and Support Allowance assessment process.

Young People: We maintained usage by young people (7% of people using our services are under 25);

Advice and support to victims of crime: 2019/20 was the fourth and final year of the Staffordshire Victim Gateway, delivered in partnership with Citizens Advice Staffordshire South West. During the year the Gateway received more than 50,000 referrals and self-referrals. We are delighted that the Staffordshire Commissioner for Police, Fire and Rescue and Crime has recommissioned the service for potentially five further years from April 2020.

Influence

Partnerships: We maintained our presence in many local partnerships where we contributed to area-wide discussions and developments and sought to influence the practice of partners. These included maintaining a leading role in Challenge North Staffs and interagency groups planning services for refugees and people seeking asylum. We have taken a leading role in the North Staffordshire Advice Network and Coordinate the Staffordshire Restorative Justice partnership.

We have continued to feed our experience into the Stoke-on-Trent Wider Welfare Reform Group and the Stoke-on-Trent Hardship Commission. Our Potteries Gold project has enabled us to inform and support local communities about welfare reforms and how they will be affected by them. Securing a Help to Claim Best Practice Lead will enable us to influence the local roll out of Universal Credit in the next year and a quarter.

Research & Campaigning: We contributed evidence to several Citizens Advice national issues, by submitting evidence forms. We participated in Big Energy Saving Week and Scams awareness month to raise consumer awareness of both issues across North Staffordshire. We have raised many social policy issues locally with service providers, including Help to Claim, benefit sanctions and the Community Energy Scheme.

Equality and Diversity

We have:

- Maintained levels of diversity amongst staff and volunteers;
- Sustained our services to excluded groups such as refugees and people seeking asylum; victims of discrimination and victims of crime;
- Worked closely with other local and regional agencies to address issues affecting these client groups;
- Continued to be a leading partner in Challenge North Staffs delivering casework to the victims of hate crime;
- Delivered a financial capability project specifically aimed at deaf people.

Activities

To achieve our objectives we provided advice, information and support to the public throughout 2019/20. These services were provided from our main offices and from a range of outreach venues chosen to enable people who cannot travel to the town and city centres to access advice.

Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux Report of the Directors and Trustees

The advice we gave aimed to help people deal with a wide range of issues and problems they faced. Many issues dealt with in 2019/20 arose from factors that have emerged from changes to the labour market and the government's continuing welfare reform programme.

Increasing the income of some of the poorest local people remained a priority. We did this by encouraging the take up of welfare benefits, helping people challenge decisions they disagreed with and accessing other payments. This is money which will benefit the poorest people in the community and be spent within the beneficiaries' local communities.

In 2019/20 Staffordshire North and Stoke on Trent Citizens Advice Bureaux:

- Provided full advice via our mainstream services to 17,971 (up 32% on 2018/19) people and
- Answered a further 6,028 simple queries;
- Dealt with 57,602 brand new advice issues (up 37% on 2018/19)
- Which generated 63,055 contacts
- Our debt advisers helped 3,542 people with 15,352 debts totalling £17,457,896
- 4,493 people received advice on their debts from us as part of the national debt webchat service (up 47% on last year)
- 749 people received support to develop their financial skills through training and support on energy choices, money management and managing credit through the Potteries Moneywise project, funded by the National Lottery, Comic Relief and energy related funding.
- The Housing team provided specialist housing advice and casework to 705 people.
- And represented 325 people at county court hearings.
- Helped people access £5.4 million of extra income and other financial gains.
- Helped people benefit from £3.5 million of written off debt.
- Provided advice and information to 20,000 victims of crime
- Provided in depth support to 450

We have maintained our support to people facing serious welfare benefits problems, despite the loss of legal aid for this area of work by developing projects specifically targeted at working with groups and the frontline staff who support them. Our work with VOICES is the main example of this.

The Potteries Gold project, funded by the National Lottery Community Fund, helps us to increase the knowledge and understanding of welfare reforms amongst local people but provides only limited scope for direct one to one advice work.

Despite the ending of the funding from the Wider Welfare Reform Group we have maintained some training to frontline staff across the public and voluntary sectors on the welfare changes, in particular the roll out of Universal Credit.

The range of advice issues we have addressed is shown in the graphic below. Not surprisingly the largest category is debt within the national Citizens Advice classification system, which remains a pressing problem for many people in the area. As well as addressing individual debt issues through advice, we have been working closely with partners in the Financial Inclusion

Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux Report of the Directors and Trustees

Group to develop plans to increase the capacity of local organisations significantly to address the issues of debt and financial exclusion that are so prevalent locally.

Welfare benefits remains a significant cause of problems for many people. 2019/20 saw the first full year of Help to Claim Service. The service is funded by Citizens Advice using a grant from the DWP.

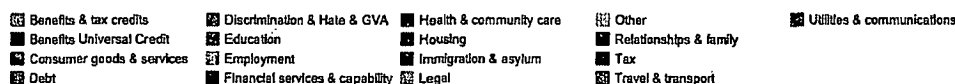
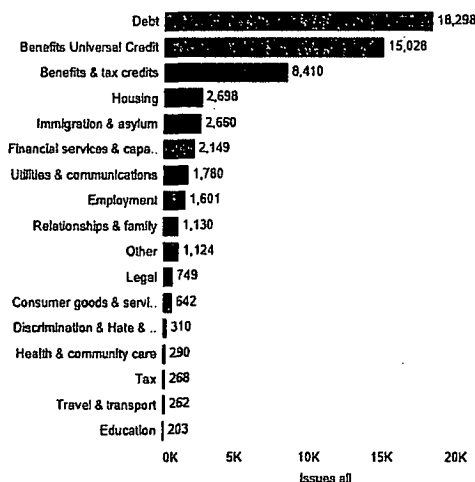
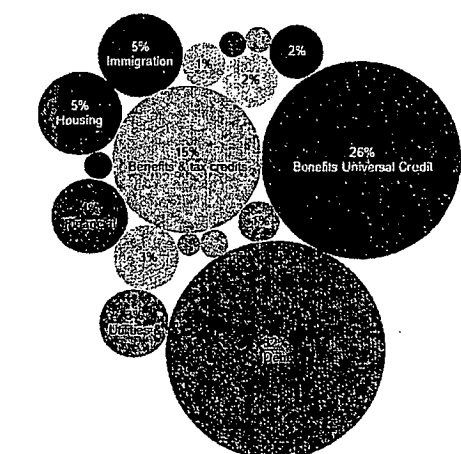
The service is organised nationally with phone calls and webchats being dealt with on a national basis but face to face advice in local offices, Job Centres and other venues has been delivered by local Citizens Advice organisations across the country. In North Staffordshire 3,673 people claiming Universal Credit (UC) at local Job Centres were advised by Help to Claim: 1,707 by Staffordshire North and Stoke-on-Trent CABx and 1,966 by other local Citizens Advice offices, mainly by phone, email or webchat.

Taken together Universal Credit and other enquiries about benefits and tax credits were the most common issues brought to us, slightly ahead of debt. This is the first time the combined benefits categories have been larger than debt for many years and represents the impact Universal Credit has had on client need.

Part 1 issues %

Office group
Staffordshire North & Stoke on ...

Part 1 issues %



Who Uses Our Services

The following enquirer profile for the local service demonstrates that the people we see tend to be poorer, more likely to be suffering poor health and more likely to live in rented housing than the population at large. The profile is for clients using all of our services.

Age

Under 25	25 - 64	65 and over
7.24%	81.95%	10.81%

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Gender

Male	Female	Prefer a different term
46.39%	53.57%	0.04%

Health

Disabled	Long term health condition	No disability or LTHC
6.49%	22.62%	70.89%

Housing Tenure

Owner Occupier	Private Tenant	Social Tenant	Other
17.59%	27.19%	38.60%	16.62%

Occupation

Employed/self-employed	Sick or disabled	Unemployed	Other	Retired	Carers
34.36%	21.95%	20.71%	8.52%	7.74%	6.62%

Ethnic Origin

White UK	Black (all categories)	Asian (all categories)	White Other	Other	Mixed (all categories)
69.42%	8.29%	7.87%	7.79%	4.73%	1.60%

Contribution of Volunteers

The charity receives invaluable help and support in the form of voluntary assistance in advising the public and administering the charity. We estimate the financial value of this help at £380,126 or the financial year 2019/20.

Factors Affecting the Achievement of Objectives

The organisation is well aware of the financial pressures experienced by its major funders, and in view of this has taken active measures to seek additional sources of funding for its services.

The organisation is also well aware of the principal strategic issues which will affect the achievement of its objectives, and seeks to influence local strategies through its presence in local partnerships, and keeps abreast of national strategies via contact with relevant national bodies, such as the Legal Services Commission.

4. FUTURE PLANS

Staffordshire North & Stoke on Trent Citizens Advice Bureaux updated the new strategic plan in May 2020. The plan focuses on the 4 themes of:

- Access
 - Extending how we give advice;
 - Increasing the range and depth of advice given;
 - Developing or extending services to excluded groups;
 - Working with partners to improve access to advice;
 - Support clients to develop capability and confidence;
 - Allow us to intervene at the earliest point.

Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux Report of the Directors and Trustees

- Equality & Diversity (E&D)
 - Improving access to advice for excluded groups;
 - Using our influence to promote E&D;
 - Championing E&D as an employer, service provider and host of volunteers.
- Resilience
 - Strengthening our financial position and financial management;
 - Strengthening our ICT infrastructure
 - Ensuring our staff are properly, trained, supported and managed.
- Influence
 - Participating in national campaigns;
 - Developing local campaigns;
 - Developing our media presence;
 - Maintaining and building our partnership presence;
 - Building our training offer to influence practice;

The Trustee Board reviewed this strategy in September 2020 in light of plans for recovering from the COVID-19 lockdown and changes required to our operating model, premises and infrastructure to ensure we can continue to deliver advice and influence in a COVID-secure way in the future and meet the new demands and challenges that emerge in the future. The main objectives remain the same, how we achieve them may well change over time.

5. FINANCIAL REVIEW

Financial Position

There was a net inflow of funds in 2019/20 of £228,305. This represented a net inflow on unrestricted funds of £203,126 and a net inflow on restricted funds of £25,179. The Trustee Board recognises the need to provide for risks such as redundancy and building repairs and have decided to designate our surplus funds as follows: £50,000 towards building repairs, £49,665 towards general contingencies £50,000 towards IT re-provision and £324,151 towards the cost of potential redundancies.

Reserves Policy

The Board of Directors recognises the importance of establishing the long term financial sustainability of the organisation, especially in a funding environment which relies on short term, time-limited funding.

The Board of Directors believes that one way of achieving this is to establish reserves to enable the organisation to survive the vagaries of short term funding.

Consequently, the Board of Directors is required to ensure that monies are available in each financial year to meet any reasonable foreseeable contingency. They believe an amount of not less than £600,000 will be adequate. They have also designated funds for the following purposes: staffing costs (mainly redundancy costs), building repairs and general contingencies.

They will ensure that the financial performance of the organisation is subject to regular scrutiny.

Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux Report of the Directors and Trustees

They aim to maintain a projection of income for at least 3 years ahead (although they recognise the difficulty of this in the current climate) and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time within the period would it be possible for the cessation of any one funding stream to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

Principal Funding Sources

The Directors extend their gratitude to Stoke on Trent City Council who continued to support the core advice service. Newcastle-under-Lyme Borough Council, Staffordshire Moorlands District Council and Biddulph Town Council have all maintained their support, for which we are very grateful. The Money and Pensions Service's funding for face to face debt advice (administered by Citizens Advice) significantly increases our capacity to offer this essential service.

Additionally project-specific funding was received from a wide range of sources who are detailed at notes 17 and 18 to the accounts. This year the contract secured to deliver consumer advice is the most significant new source of income. We continue to receive valuable support from the Big Lottery Fund and the Office of the Police and Crime Commissioner for Staffordshire.

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

Funds in Deficit

There are no funds in deficit at the period end.

Investment Activities

The charity does not currently hold material investments.

Investment Policy

As required in its Memorandum paragraph 4.11, in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

6. STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Staffordshire North & Stoke on Trent Citizens Advice Bureaux is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to one pound. At 31 March 2020 the company had 12 members. Staffordshire North & Stoke on Trent Citizens Advice Bureaux is governed by its Memorandum and Articles of Association as amended in September and November 2004 and April 2013.

Staffordshire North & Stoke on Trent Citizens Advice Bureaux was incorporated as a company limited by guarantee on 11 July 1989. The charity commenced operations on 11th July 1989 at which date the assets and liabilities of the unincorporated Stoke on Trent and Longton Citizens Advice Bureaux were acquired. In April 2013 the assets of Biddulph and Newcastle-under-Lyme and Kidsgrove CABx

Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux Report of the Directors and Trustees

were also transferred to the company.

In April 2016 following a national rebranding exercise Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux adopted the operating title of Citizens Advice Staffordshire North & Stoke-on-Trent.

Recruitment, Appointment of Trustees

Trustees, who are also Directors of the Company, are elected from the local community at the Annual Public Meeting. The Trustee Board oversees the elections process for Trustee and Officer appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair, Vice Chair and Treasurer. No persons or bodies external to the charity are entitled to appoint persons to the Trustee Board.

Induction of Trustees

Newly appointed Trustees are provided with a comprehensive induction through the provision of training, visits to observe activities and mentoring by established Trustees or the Chief Executive.

Organisational Structure

Staffordshire North & Stoke on Trent Citizens Advice Bureaux is governed by its Trustee Board which is responsible for setting the strategic direction and the policy of the charity.

The Trustee Board carries the ultimate responsibility for the conduct of Staffordshire North & Stoke on Trent Citizens Advice Bureaux and for ensuring that the charity satisfies its legal and contractual obligations. The Trustee Board meets as a minimum quarterly and delegates the day-to-day operation of the organisation to a senior management team, of Chief Executive and five managers. The Trustee Board is independent from management.

The Trustee Board has four sub-committees. The Finance sub-committee receives reports on the organisation's financial position and advises the Management Team on issues of fundraising and financial management. The Personnel sub-committee considers issues relating to staffing matters and advises the Management Team on personnel issues. The Officers group advises the Chief Executive on strategic issues, takes responsibility for governance issues and organisational development. The Estates group looks at issues affecting our premises and advises the Board on their maintenance. All sub-committees report to the Trustee Board.

Decisions relating to senior staff pay are taken by the Trustee Board based on our local pay scales, recommendations received from the personnel sub-committee and other advice, benchmarking or examples of good practice as may be appropriate and helpful at the time.

Related Parties

Staffordshire North & Stoke on Trent Citizens Advice Bureaux is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework of standards for advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Staffordshire North and Stoke on Trent Citizens Advice Bureaux in order to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other statutory and voluntary agencies on behalf of enquirers. Where one of the Trustees holds the position of trustee/director of another

Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux Report of the Directors and Trustees

charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Major risks and statement of controls

The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Staffordshire North & Stoke on Trent Citizens Advice Bureaux has a risk management strategy and risk register. The approach identifies risks, rates them, agrees a strategy for avoiding or mitigating them and reviews the rating and effectiveness of mitigation. Day to day management of risk is delegated to the senior management team led by the Chief Executive.

The risk register was reviewed and agreed by the Trustee Board at its meeting on 3rd August 2020. Each area was looked at in turn and the rating and response confirmed or amended.

A key external risk is the loss of funding. The effects of this have been mitigated by the diversification strategies and control procedures in place, resulting in funding being secured from a variety of sources. Internal financial risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. Operational procedures are reviewed regularly to ensure that they still meet the needs of the charity.

The current risk assessments and risk register also address the risks associated with the COVID-19 pandemic and include the measures we have taken to ensure we operate in a way that minimises the risks to employees, volunteers and clients.

The Trustees have also adopted an Information Risk policy to supplement the main risk management approach. This recognises the significance of information risks to the organisation and its clients, especially since the launch of the Staffordshire Victim Gateway, and reflects the steps that are being taken to manage these risks. A new section has been added to the risk register to reflect the specific information risks that have been identified. This will be monitored quarterly by the senior management team.

7. STATEMENT OF TRUSTEES' RESPONSIBILITIES

The Trustees (who are also directors of Staffordshire North & Stoke on Trent Citizens Advice Bureaux for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year, under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;

**Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux
Report of the Directors and Trustees**

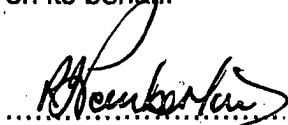
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

In so far as the Trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

This report has been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities and in accordance with the provisions applicable to small companies under the Companies Act 2006. The report was approved by the Trustees and signed on its behalf.



Mr R. J. Pemberton – Chair

Date: 16th November 2020

Independent Auditors' report on the financial statements to the Members of Staffordshire North & Stoke-on-Trent Citizens Advice Bureaux.

We have audited the financial statements of Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux for the year ended 31 March 2020 which comprise the Statement of financial activities (incorporating income and expenditure account), Balance sheet Cash-flow statements and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

Opinion on financial statements

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2020, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

Independent Auditors' report on the financial statements to the Members of Staffordshire North & Stoke-on-Trent Citizens Advice Bureaux.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report (incorporating the directors report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made.
- we have not received all the information and explanations we require for our audit: or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption from the requirement to prepare a strategic report or in preparing the Trustees' report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on pages 11 and 12, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

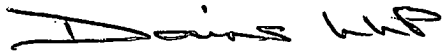
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

**Independent Auditors' report on the financial statements to the Members of
Staffordshire North & Stoke-on-Trent Citizens Advice Bureaux.**

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Jonathan Dudley (Senior statutory auditor)

For and on behalf of

Dains LLP

Chartered Accountants
Statutory Auditor
Suite 2, Albion House
2 Etruria Office Village
Forge Lane
Stoke on Trent
ST1 5RQ

Date: 24 November 2020

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Statement of financial activities for the year ended 31 March 2020
(Incorporating income and expenditure account)

	Note	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total Funds 2020 £	Total Funds 2019 £
Incoming from:					
Donations and Legacies	2	105,464	-	105,464	146,947
Charitable Activities	3	438,769	3,175,019	3,613,788	3,128,608
Other Trading Activities	4	7,320	-	7,320	19,467
Investment	5	9	-	9	194
Total income		551,562	3,175,019	3,726,581	3,295,216
Expenditure on:					
Raising funds	6	51,778	-	51,778	48,638
Charitable Activities	7,8	296,658	3,149,840	3,446,498	3,256,431
Total expenditure		348,436	3,149,840	3,498,276	3,305,069
Net income /(expenditure)		203,126	25,179	228,305	(9,853)
Transfers between funds					-
Net movement in funds		203,126	25,179	228,305	(9,853)
Reconciliation of funds					
Total funds brought forward	17	719,191	250,675	969,866	979,719
Total funds carried forward		922,317	275,854	1,198,171	969,866

There are no recognised gains or losses in the year, other than those included in the Statement of Financial Activities.

All income and expenditure derives from continuing activities.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Balance Sheet as at 31 March 2020 (company number 2402902)

	Note	2020 £	2019 £
Fixed assets			
Tangible assets	11	432,193	453,333
Current assets			
Debtors	12	414,317	240,816
Cash at bank and in hand		753,826	836,140
		<u>1,168,143</u>	<u>1,076,956</u>
Creditors – amounts falling due within one year	13	<u>(394,951)</u>	<u>(535,889)</u>
Net current assets		<u>773,192</u>	<u>541,067</u>
Creditors – amounts falling due after one year	14	<u>(7,214)</u>	<u>(24,534)</u>
Total net assets		<u>1,198,171</u>	<u>969,866</u>
The funds of the Charity			
Unrestricted funds	17	922,317	719,191
Restricted funds	17	275,854	250,675
Total charity funds		<u>1,198,171</u>	<u>969,866</u>

These financial statements are prepared in accordance with the provisions applicable to companies subject to the small companies' regime under the Companies Act 2006 and in accordance with Accounting and Reporting by Charities SORP (FRS102).

These accounts were approved by the Board on 16th November 2020 and signed on their behalf by:

.....

R.J. Pemberton - Chair

Cash-Flow Statement as at 31 March 2020

	Note	2020 £	2019 £
Cash flows from operating activities			
Net cash (used in)/provided by operating activities	25	(26,852)	123,878
Cash flows from financing activities:	26	(17,337)	41,887
Cash flows from investing activities:			
Interest income	5	9	194
Purchase of tangible fixed assets		(38,134)	(74,319)
Net cash used in investing activities		(38,125)	(74,124)
(Decrease) /Increase in cash and cash equivalents in the reporting year		(82,314)	91,641
Cash and cash equivalents at the beginning of the reporting period		836,140	744,499
Cash and cash equivalents at the end of the reporting period	27	753,826	836,140

Analysis of changes in net debt

	2019	Cash flows	Other Changes	2020
Long –term borrowings	(24,534)	-	17,320	(7,214)
Short term borrowings	(16,990)	17,337	(17,684)	(17,337)
Total liabilities	(41,524)	17,337	(364)	(24,551)
Cash & cash equivalents	836,140	(82,314)	-	753,826
Total net debt	794,616	(64,977)	(364)	729,275

Notes to the financial statements for the year ended 31 March 2020

1. Accounting policies

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a) Company status

The Charity is a company limited by guarantee incorporated & domiciled in England & Wales. The members of the Charity are the Trustees named on page 1. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity. The Registered Office is Advice House Cheapside Hanley Stoke on Trent ST11HL.

b) Basis of preparation

The Charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with 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 issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011, The Companies Act 2006 and UK Generally Accepted Accounting Practice.

The Financial Statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £. The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

c) Going concern

The Trustees have reviewed and approved financial projections. The Trustees believe there are adequate resources which will enable the charity to meet its liabilities as they fall due for the foreseeable future. For this reason, the Trustees have adopted the going concern basis in preparing the financial statements.

d) Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the Charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the Charity, or the Charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Notes to the financial statements for the year ended 31 March 2020

Accounting policies (Continued)

Donated services or facilities are recognised when the Charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the company of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time of the volunteers is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the company which is the amount the company would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

e) 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 allocated on the portion of the asset's use.

Fundraising costs are those costs incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements. Costs of generating funds are costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

f) Fixed assets and depreciation

Fixed assets are included at cost. Items are capitalised if it is considered that a long-term benefit will be derived from their purchase.

Depreciation is calculated so as to write off the cost of tangible fixed assets over their useful economic life at the following annual rates:

Notes to the financial statements for the year ended 31 March 2020

Accounting policies (Continued)

Freehold Property	- 2% Straight Line
Fixtures, fittings and equipment	- 20- 33.33 % on reducing balance basis
Leasehold property	- Over the term of the lease

g) Unrestricted fund

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

h) Restricted funds

Income received for restricted purposes is included in a separate restricted fund against which appropriate expenditure is allocated.

i) Designated funds

The trustees allocate designated funds out of unrestricted funds for specific purposes. The use of such funds is at the trustees' discretion.

j) Format and basis of financial statements

The charity does not seek to make a profit, nor can its results be measured by normal commercial criteria. In order that a true and fair view should be given in these financial statements, the trustees have set out on page 16 a statement of financial activities which shows the results for the year, but in a format other than the standard formats prescribed by the Companies Act 2006. In the opinion of the trustees, the format adopted provides greater clarity on the nature of the charity's activities and discloses the required information relating thereto.

k) Pension

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the profit and loss account in the period in which they are incurred.

l) Leased assets

Costs in respect of operating leases are charged on a straight line basis over the lease term

m) Debtors

Trade and other debtors are recognised at the settlement amount after any discount offered.

n) Cash at Bank and in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Accounting policies (Continued)

o) Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation.

p) Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the company is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains.

q) Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank.

r) Termination benefits

Termination benefits are payable when employment is terminated by the charity before the normal retirement date, or whenever an employee accepts voluntary redundancy in exchange for these benefits.

The charity recognises termination benefits in the statement of financial activities when it is demonstrably committed to either (i) terminating the employment of current employees according to a detailed formal plan without the possibility of withdrawal, or (ii) providing termination benefits as a result of an offer made to encourage voluntary redundancy. Benefits falling due more than twelve months after the end of the reporting period are discounted to their present value.

s) Finance Lease

Assets obtained under finance lease and hire purchase contracts are capitalised as tangible fixed assets. Assets are depreciated over their useful lives. Obligations under such agreements are included in creditors net of the finance charge allocated to future periods. The finance element of the rental payment is charged to the SOFA and Charity funds so as to produce a constant periodic rate of charge on the net obligation outstanding in each period.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2020

2. Donation and legacies

	Unrestricted £	Restricted £	2020 Total £
Grants	100,330	-	100,330
Donations	5,134	-	5,134
	<u>105,464</u>	<u>-</u>	<u>105,464</u>

	Unrestricted £	Restricted £	2019 Total £
Grants	117,607	-	117,607
Donations	29,340	-	29,340
	<u>146,947</u>	<u>-</u>	<u>146,947</u>

3. Income from Charitable activities

	Unrestricted £	Restricted £	2020 Total £
Grants and contract income receivable for charitable activity, advice and information			
Generalist Advice	218,598	331,052	549,650
Debt Advice	4,348	779,587	783,935
Specialist Advice	215,823	591,167	806,990
Partnership & Development	-	1,473,213	1,473,213
	<u>438,769</u>	<u>3,175,019</u>	<u>3,613,788</u>

	Unrestricted £	Restricted £	2019 Total £
Grants and contract income receivable for charitable activity, advice and information			
Generalist Advice	215,621	97,440	313,061
Debt Advice	5,538	802,678	808,216
Specialist Advice	86,397	506,228	592,625
Partnership & Development	-	1,414,706	1,414,706
	<u>307,556</u>	<u>2,821,052</u>	<u>3,128,608</u>

4. Other Trading Activities

	Unrestricted Funds £	Restricted Funds £	2020 Total £
Training events	7,320	-	7,320

	Unrestricted Funds £	Restricted Funds £	2019 Total £
Training events	19,467	-	19,467

5. Investment income

	Unrestricted £	Restricted £	2020 Total £
Bank interest	9	-	9

	Unrestricted £	Restricted £	2019 Total £
Bank interest	194	-	194

6. Expenditure on Raising Funds

	Unrestricted Funds £	Restricted Funds £	2020 Total £
Costs of Generating funds	51,778	-	51,778

	Unrestricted Funds £	Restricted Funds £	2019 Total £
Costs of Generating funds	48,638	-	48,638

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2020

7. Expenditure On Charitable activities

Charitable activities 2020	Unrestricted Funds	Restricted Funds	2020 Total
	£	£	£
Generalist Advice	152,933	403,461	556,394
Debt Advice	4,071	778,647	782,718
Specialist Advice	139,654	551,061	690,715
Partnership & Development	-	1,416,671	1,416,671
	296,658	3,149,840	3,446,498

Charitable activities 2019	Unrestricted Funds	Restricted Funds	2019 Total
	£	£	£
Generalist Advice	315,631	27,667	343,298
Debt Advice	5,288	802,928	808,216
Specialist Advice	113,238	541,108	654,346
Partnership & Development	-	1,450,571	1,450,571
	434,157	2,822,274	3,256,431

8. Analysis of Expenditure

Analysis of Expenditure 2020

Analysis of Expenditure on charitable activities	Activities undertaken directly	Direct Costs	Support Costs	2020 Total
		£	£	£
Generalist Advice				
	Wages & salaries	387,959	35,748	423,707
	Staff & volunteers	11,961	1,448	13,409
	Office costs	2,133	33,218	35,351
	Premises costs	11,022	34,079	45,101
	Governance costs	-	2,383	2,383
	Other Costs	28,171	8,272	36,443
		441,246	115,148	556,394
Debt Advice				
	Wages & salaries	609,336	71,221	680,557
	Staff & volunteers	5,931	7,244	13,175
	Office costs	7,637	31,703	39,340
	Premises costs	-	47,200	47,200
	Governance costs	-	2,383	2,383
	Other Costs	63	-	63
		622,967	159,751	782,718
Specialist Advice				
	Wages & salaries	486,787	57,392	544,179
	Staff & volunteers	11,525	3,029	14,554
	Office costs	12,223	32,825	45,048
	Premises costs	42	47,522	47,564
	Governance costs	-	2,383	2,383
	Other Costs	36,987	-	36,987
		547,564	143,151	690,715
Partnership & Development				
	Wages & salaries	1,011,974	121,637	1,133,611
	Staff & volunteers	7,044	1,448	8,492
	Office costs	21,734	46,357	68,091
	Premises costs	41,071	47,630	88,701
	Governance costs	-	2,383	2,383
	Other Costs	112,636	2,757	115,393
		1,194,459	222,212	1,416,671
Total		2,806,236	640,262	3,446,498

Notes to the financial statements for the year ended 31 March 2020

8. Analysis of Expenditure (Cont)

Analysis of Expenditure 2019

Analysis of Expenditure on charitable activities	Activities undertaken directly	Direct Costs	Support Costs	2019 Total
		£	£	£
Generalist Advice				
	Wages & salaries	281,259	20,919	302,178
	Staff & volunteers	10,241	790	11,031
	Office costs	7,739	8,763	16,502
	Premises costs	5,407	5,348	10,755
	Governance costs	-	1,443	1,443
	Other Costs	300	1,089	1,389
		304,946	38,352	343,298
Debt Advice				
	Wages & salaries	573,246	95,238	668,484
	Staff & volunteers	5,127	11,443	16,570
	Office costs	43,792	19,218	63,010
	Premises costs	2,665	54,955	57,620
	Governance costs	-	1,443	1,443
	Other Costs	-	1,089	1,089
		624,830	183,386	808,216
Specialist Advice				
	Wages & salaries	450,115	69,094	536,445
	Staff & volunteers	4,562	616	5,178
	Office costs	9,773	47,066	39,603
	Premises costs	-	34,400	34,400
	Governance costs	4,464	1,442	5,906
	Other Costs	31,725	1,089	32,814
		500,639	153,707	654,346
Partnership & Development				
	Wages & salaries	878,783	109,455	988,238
	Staff & volunteers	8,527	921	9,448
	Office costs	8,637	53,721	62,358
	Premises costs	41,276	497	41,773
	Governance costs	-	1,443	1,443
	Other Costs	346,222	1,089	347,311
		1,283,445	167,126	1,450,571
Total		2,713,860	542,571	3,256,431

Notes to the financial statements for the year ended 31 March 2020

9. Net movement in funds

	2020	2019
	£	£
This is stated after charging:		
Depreciation	59,274	50,151
Operating lease rentals	84,792	84,855
Auditors' remuneration:		
- Audit services	6,400	5,500

10. Staff costs

	2020	2019
	£	£
Wages and salaries	2,539,104	2,275,430
Social security costs	189,577	167,422
Redundancy & Settlement costs	23,431	-
Pension costs	81,720	81,060
Benefits	15,816	15,271
	2,849,648	2,539,183

	No.	No.
The average number of employees, analysed by function was:		
Charitable activities	144	132
Cost of generating funds	1	1
Management and administration of charity	2	2
	147	135

No employee received remuneration of more than £60,000 p.a.

Remuneration of £Nil (2019: £nil) was paid to the trustees during the year.

During the year, reimbursed expenses were paid to no Trustees amounting to £nil (2019:£nil).

The key management personnel of the Charity comprise the Chief Executive Officer and the six managers (2019: six managers). The total employee benefits of the key management personnel of the Charity were £243,449 (2019: £231,581).

Total redundancy & settlement payments during the year amounted to £23,431 (2019: £Nil). No specific funding was received to cover redundancy payments.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2020

11. Tangible fixed assets

	Freehold property £	Leasehold property £	Fixtures, fittings and equipment £	Total £
Cost				
At the beginning of the year	140,449	872,113	544,479	1,557,041
Additions	-	-	38,134	38,134
At 31 March 2020	140,449	872,113	582,613	1,595,175
Depreciation				
At the beginning of the year	19,032	602,488	482,188	1,103,708
Depreciation	3,172	25,361	30,741	59,274
At 31 March 2020	22,204	627,849	512,929	1,162,982
Net book value at the beginning of the year	121,417	269,625	62,291	453,333
Net book value at the end of the year	118,245	244,264	69,684	432,193

12. Analysis of debtors

	2020 £	2019 £
Trade debtors	269,959	81,016
Prepayments and accrued income	123,090	104,328
Other debtors	21,268	55,472
	414,317	240,816

13. Analysis of creditor < 1 year

	2020 £	2019 £
Obligations under finance lease	17,337	16,990
Trade creditors	31,661	44,778
Payments received on account for contracts or performance related grants	10,752	6,090
Accruals & Deferred Income	211,388	283,880
Taxation and social security	83,614	150,206
Other creditors	40,199	33,945
	394,951	535,889

The finance asset is secured against the asset to which it relates

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2020

Deferred income

	2020	2019
	£	£
Deferred income Brought Forward	221,566	168,656
Resources deferred during the year	83,542	221,566
Amount released from previous year	(221,566)	(168,656)
Deferred income Carried Forward	<u>83,542</u>	<u>221,566</u>

Creditors includes £83,542 (2019: £221,566) of income which has been deferred into the following year due to the timing of the company's entitlement to the income. There are no unfulfilled conditions attached to the income at the balance sheet date.

14. Analysis of creditors > than 1 year

	2020	2019
	£	£
Obligations Under Finance Lease	<u>7,214</u>	<u>24,534</u>

The Finance Lease is secured against the asset to which it relates.

15. Analysis of net assets between funds – current year

	Unrestricted funds	Designated funds	Restricted funds	2020
	£	£	£	£
Tangible fixed assets		156,339	275,854	432,193
Current assets	744,327	423,816	-	1,168,143
Creditors-amounts falling due within one year	(394,951)	-	-	(394,951)
Creditors-amounts falling due after one year	(7,214)	-	-	(7,214)
Net assets at 31 March 2020	<u>342,162</u>	<u>580,155</u>	<u>275,854</u>	<u>1,198,171</u>

Analysis of net assets between funds – prior year

	Unrestricted funds	Designated funds	Restricted funds	2019
	£	£	£	£
Tangible fixed assets	-	202,658	250,675	453,333
Current assets	653,140	423,816	-	1,076,956
Creditors-amounts falling due within one year	(535,889)	-	-	(535,889)
Creditors-amounts falling due after one year	(24,534)	-	-	(24,534)
Net assets at 31 March 2019	<u>92,717</u>	<u>626,474</u>	<u>250,675</u>	<u>969,866</u>

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2020

16. Government Grants

	2020	2019
	£	£
Local government	108,697	137,424
Big Lottery Fund	242,122	251,921
	<u>350,819</u>	<u>389,345</u>

There are no unfulfilled commitments or other contingencies attached to the grants listed above that have not been recognised in income.

17. Movements in funds – current year

	At 1 April 2019	Incoming resources	Outgoing resources	Transfers	At 31 March 2020
	£	£	£	£	£
Unrestricted funds					
General funds	92,717	396,280	146,835	(50,000)	292,162
Other income	-	105,464	105,464	-	-
LAA Fund	-	49,818	49,818	-	-
	<u>92,717</u>	<u>551,562</u>	<u>302,117</u>	<u>(50,000)</u>	<u>292,162</u>
Designated funds					
Fixed assets	202,658	-	46,319	-	156,339
Building repairs	50,000	-	-	-	50,000
Staffing costs	324,151	-	-	-	324,151
IT Re-provision	-	-	-	50,000	50,000
General contingencies	49,665	-	-	-	49,665
	<u>626,474</u>	<u>-</u>	<u>46,319</u>	<u>50,000</u>	<u>630,155</u>
Total unrestricted funds	719,191	551,562	348,436	-	922,317
Restricted Funds					
Aspire	-	25,923	25,923	-	-
Consumer Advice	20,096	702,044	722,140	-	-
Biddulph Town Council	-	25,000	25,000	-	-
Help to Claim	-	280,129	280,129	-	-
Help to Claim (Best Practice Lead)	-	39,000	39,000	-	-
DECC - Big Energy Saving Network	-	500	500	-	-
S-O-T Housing Advice Centre	-	150,000	150,000	-	-
Refugee Action	-	6,000	6,000	-	-
Citizens Advice - Face to face debt advice	-	364,224	364,224	-	-
Citizens Advice - Energy Advice	-	17,140	17,140	-	-
VOICES (Housing)	-	24,985	24,985	-	-
Big Lottery Fund - Potteries Moneywise	-	156,439	156,439	-	-
Aspire Financial Capability	-	48,644	48,644	-	-

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2020

Movements in funds – current year (continued)

	At 1 April 2019 £	Incoming resources £	Outgoing resource s £	Transfers £	At 31 March 2020 £
Children in Need	-	28,353	28,353	-	-
Henry Smith	-	26,667	26,667	-	-
Staffordshire Commissioner - Restorative Justice	-	124,731	104,731	-	20,000
Citizens Advice Webchat	-	56,902	56,902	-	-
Arch Refugee Asylum Project	-	93,038	93,038	-	-
Challenge North Staffs	-	46,000	46,000	-	-
Staffordshire Commissioner Victims and witnesses Fund	-	21,912	21,912	-	-
Staffordshire Commissioner - Staffordshire Victim Gateway	-	624,172	567,534	-	56,638
Voices (Benefits)	-	50,000	50,000	-	-
Access to Justice	-	10,000	10,000	-	-
Voices Welfare Benefits	-	97,529	97,529	-	-
Consumer Online Scams	-	22,266	22,266	-	-
Big lottery Fund – Potteries Gold	-	85,683	85,683	-	-
NS Multiple Sclerosis Society	-	7,000	7,000	-	-
Oak foundation	-	19,110	19,110	-	-
EU Migrants	-	15,000	15,000	-	-
Comic Relief	-	6,628	6,628	-	-
Community Investment Fund	33,802	-	12,867	-	20,935
Big Lottery Fund – Office extension	178,846	-	14,968	-	163,878
Coalfields Refurbishment 1 (S-O-T)	6,705	-	273	-	6,432
Newcastle office refurbishment	11,226	-	3,255	-	7,971
Total restricted funds	250,675	3,175,019	3,149,840	-	275,854
Total funds	969,866	3,726,581	3,498,276	-	1,198,171

Movements in funds – prior year

	At 1 April 2018 £	Incoming resources £	Outgoing resources £	Transfers £	At 31 March 2019 £
Unrestricted funds					
General funds	101,348	342,379	351,010	-	92,717
Other income	-	50,599	50,599	-	-
LAA Fund	-	62,337	62,337	-	-
	101,348	455,315	463,946	-	92,717
Designated funds					
Fixed assets	183,809	18,849	-	-	202,658
Building repairs	50,000	-	-	-	50,000
Staffing costs	324,151	-	-	-	324,151
General contingencies	68,514	-	18,849	-	49,665
	626,474	18,849	18,849	-	626,474
Total unrestricted funds	727,822	474,164	482,795	-	719,191

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2020

Movement in funds – prior year (continued)

	At 1 April 2018	Incoming resources	Outgoing resources	Transfers	At 31 March 2019
Restricted Funds	£	£	£	£	£
Aspire	-	8,415	8,415	-	-
Consumer Advice	36,624	633,405	649,933	-	20,096
Biddulph Town Council	-	25,000	25,000	-	-
Help to Claim	-	64,025	64,025	-	-
Help to Claim (Best Practice Lead)	-	11,451	11,451	-	-
DECC - Big Energy Saving Network	-	4,000	4,000	-	-
S-O-T Housing Advice Centre		150,000	150,000	-	-
Refugee Action		3,000	3,000	-	-
Citizens Advice - Face to face debt advice	-	364,430	364,430	-	-
Citizens Advice - Energy Advice	-	34,000	34,000	-	-
VOICES (Housing)	-	12,900	12,900	-	-
Big Lottery Fund - Potteries Moneywise	-	155,302	155,302	-	-
Aspire Financial Capability	-	3,846	3,846	-	-
Keeping Women safe	-	13,900	13,900	-	-
Citizens Advice – IDMA	-	48,165	48,165	-	-
Arch - Refugee and Asylum project	-	118,000	118,000	-	-
Children in Need	-	30,639	30,639	-	-
Henry Smith	-	26,233	26,233	-	-
Staffordshire Commissioner - Restorative Justice	-	124,707	124,707	-	-
Challenge North Staffs	-	46,000	46,000	-	-
Victims and witnesses Fund	-	21,912	21,912	-	-
Staffordshire Commissioner - Staffordshire Victim Gateway	-	617,992	617,992	-	-
Voices	-	63,574	63,574	-	-
Big lottery Fund – Potteries Gold	-	96,619	96,619	-	-
NS Multiple Sclerosis Society	-	7,000	7,000	-	-
Oak foundation	-	37,422	37,422	-	-
EU Migrants	-	15,000	15,000	-	-
Comic Relief	-	45,513	45,513	-	-
Community Investment Fund	-	38,602	4,800	-	33,802
Big Lottery Fund – Office extension	193,814	-	14,968	-	178,846
Coalfields Refurbishment 1 (S-O-T)	6,978	-	273	-	6,705
Newcastle office refurbishment	14,481	-	3,255	-	11,226
Total restricted funds	251,897	2,821,052	2,822,274	-	250,675
Total funds	979,719	3,295,216	3,305,069	-	969,866

18. Purposes of funds

General Funds:

- | | | |
|--|---|--|
| General funds | - | Unrestricted funds received from Stoke-on-Trent City Council, Staffordshire Moorlands DC and Newcastle-Under-Lyme Borough Council used to finance advice services in Stoke on Trent and North Staffordshire. |
| Other Income | - | Unrestricted income from a range of sources, some of which is self-generated. |
| LAA Fund | - | Funds received from the LAA under contract to provide social welfare law casework. |
| Immigration 2 nd tier Advice Fund | - | Funds to provide second tier support to Local Citizens Advice Offices undertaking Immigration Advice and to take on Cases at Levels above LCA's Accreditation. |

Designated Funds:

- | | | |
|-----------------------|---|---|
| Fixed assets | - | A fund set up to assist in identifying those funds that are not free funds and which represent the net book value of unrestricted fixed assets. |
| Building repairs | - | To cover any unexpected major repairs to the premises at Advice House or any other premises where we are responsible for repairs. |
| Staffing costs | - | To cover, where any of these are not payable under a funding agreement, the costs of meeting staff redundancy entitlements and of providing resources should the services provided by the bureaux be affected by sickness or absence of staff or any other additional staffing costs. |
| General contingencies | - | To cover additional and unexpected expenses not covered by either of the other designated funds. |
| IT re-provision fund | - | To cover future investments in our IT infrastructure where major items of equipment need replacing, upgrading or adding to the network. |

Restricted Funds:

- | | | |
|---|---|--|
| Scams Action | - | Funds provided by Citizens Advice to provide advice to people who have experienced on line scams. |
| Comic Relief | - | A fund provided by Comic Relief to provide financial capability training to deaf and hearing-impaired people. |
| S-O-T Housing Debt Advice Service | - | Funds received from Stoke-on-Trent Council to provide Debt advice to city council tenants in rent arrears. |
| Children in Need | - | Funds to expand the work we do with refugee and migrant families supporting them to access education. |
| Voices Welfare Benefits Leading and Learning. | - | A fund provided by the Voices Partnership to provide Specialist Welfare Benefits to frontline staff working for partner organisations. |
| DECC – Big Energy Saving Network | - | Funds from the DECC to support an energy saving network to assist consumers getting a good deal on their energy |

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2020

Purposes of funds (continued)

Citizens Advice – Face to Face Debt Advice	-	A restricted fund provided by the Money Advice Service via Citizens Advice to provide face to face debt advice to people facing financial exclusion.
Citizens Advice – Energy Advice	-	Funds received from Citizens Advice under the Energy Best Deal, Energy Best Deal extra and Big Energy Saving Week projects to help people get a better deal on their energy.
Consumer	-	A fund provided by Citizens Advice (from a grant from BEIS) to establish a contact centre from which to deliver part of the national consumer Helpline.
Big Lottery Fund – Potteries Moneywise	-	Funds received and accrued to run the Potteries Moneywise financial capability project under the Improving Financial Confidence Investment.
Access to Justice	-	Funds provided by Access to Justice to fund work to support women with no recourse to public funds who are at risk of exploitation.
Citizens Advice – IDMA pilot	-	Funds from Citizens Advice to deliver debt advice via webchat
ARCH Refugee & Asylum project	-	A restricted fund provided by Stoke-on-Trent City Council and administered by ARCH North Staffs to provide information, advice and representation to refugees and asylum seekers dispersed by the Home Office to North Staffordshire.
Challenge North Staffs	-	Funds received from various sources, including SOT CC and Staffs County Council to support the work of CNS
Staffordshire Commissioner/Victims and Witnesses Fund	-	A restricted fund provided by the Staffordshire Police and Crime Commissioner under the Victims and Witnesses Fund to CNS to support outreach work to engage with the victims of hate crime.
Staffordshire Commissioner/Staffordshire Victim Gateway	-	Funds from the Office of the Police and Crime Commissioner to fund the Staffordshire Victim Gateway.
Voices (Benefits)	-	Funds received to provide benefits advice and training to people working with the Voices project in Stoke, provided by the Big Lottery Fund's Fulfilling Lives Investment.
Big Lottery Fund – Potteries Gold	-	Funds received and accrued to deliver the Potteries Gold project to support people affected by welfare reform in Stoke-on-Trent.
NS Multiple Sclerosis Society	-	A restricted fund provided by the NS MS Society to support advice to people affected by Multiple Sclerosis.
Henry Smith	-	Funds to provide additional support to asylum seeking families especially around accessing education, healthcare and legal entities.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2020

Purposes of funds (continued)

National Lottery Fund – Office Extension	-	Funds provided by the Big Lottery Fund (Formerly the Community Fund) to build the extension to Advice House.
Coalfields Refurbishment 1 (Hanley)	-	A restricted fund from the Coalfields Regeneration Trust to refurbish parts of our building to improve access and enable us to support more projects.
Newcastle Office Refurbishment	-	A fund provided by Citizens Advice and the Coalfields Regeneration trust for refurbishment of the premises in Newcastle and a new telephone system.
Biddulph Town Council	-	To provide a Citizens advice service in Biddulph.
SOT Housing Advice Centre	-	Funds received from Stoke-on-Trent City Council to prevent homelessness by providing specialist debt and housing advice.
VOICES (Housing)	-	Funds received to provide housing advice and training to people working with the Voices project in Stoke, provided by the Big Lottery Fund's Fulfilling Lives Investment.
Help to Claim	-	Funds provided by Citizens Advice to help residents claim Universal Credit.
Help to Claim (Best Practice Lead)	-	Funds provided by Citizens Advice to host a Best Practice lead for the North Midlands area, to collate and share best practice amongst the local Help to Claim services and contribute to national initiatives.
EU Migrants	-	A restricted fund provided by Stoke-on-Trent City Council to provide benefits advice to EU migrants resident in Stoke-on-Trent.
Aspire	-	Funds provided by Aspire Housing to provide digital assistance to their residents
Aspire Financial Capability	-	Funds provided by Aspire Housing to provide financial capability training to their residents
Keeping Women Safe	-	Funds provided by the Staffordshire Commissioner for Police, Fire Rescue and Crime to fund work to support women with no recourse to public funds who are at risk of exploitation.
Community Investment Fund	-	Funds provided by Stoke-on-Trent City Council to contribute to investments in our IT capacity
Refugee Action	-	Funds provided by Refugee Action to support volunteers working with refugees and asylum seekers in Stoke-on-Trent.
Oak Foundation	-	Funds to carry out research into new ways of tackling financial exclusion in Stoke on Trent and Newcastle-under Lyme.

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2020

19. Financial Commitments

Capital Commitments

There were no capital commitments at the balance sheet date.

Operating lease commitments

At 31 March 2020 the total of the charity's future minimum lease payment operating leases are as follows:

	2020 £	2019 £
Land and buildings		
Less than one year	68,809	68,809
Between two to five years	249,011	249,011
Greater than five years	252,688	291,933
	<hr/> 570,508	<hr/> 609,753
Other assets		
Less than one year	15,983	16,041
Between two to five years	43,859	59,841
Greater than five years	-	-
	<hr/> 59,842	<hr/> 75,882
	<hr/>	<hr/>

Staffordshire North and Stoke on Trent Citizens Advice Bureaux

Notes to the financial statements for the year ended 31 March 2020

20. Pension commitments

The company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the company to the fund and amounted to £81,720 (2019: £81,060). There were £14,592 outstanding contributions at 31 March 2020 (2019: £13,054).

21. Control relationship

The company is controlled by the Trustees, who are all directors of the company.

22. Related party transactions

No related party transactions took place in the period of account.

23. Critical accounting judgements and estimates.

The preparation of financial statements requires the use of certain critical accounting estimates. It also requires trustees to exercise their judgement in the process of applying accounting policies. Use of available information and application of judgement are inherent in the formation of estimates. Actual outcomes in the future could differ from such estimates. The areas involving a higher degree of judgement, or complexity, or areas where assumptions and estimates are significant to the financial statements are set out below.

Judgements

The key judgement that the management has made in the process of applying the charities accounting policies relates to the calculation of accrued and deferred income specific to each project. Each project has a separate cost centre in the accounting system which allows for incomes and costs specific to each project to be identified separately thus providing a basis for accurate calculation of accrued and deferred income. In determining the allocation of expenditure between activities, a detailed review of direct and indirect costs is undertaken by the management. Judgments are made allocating indirect costs to activities according to a percentage basis adjusted to reflect the specific characteristics of projects.

Estimation Uncertainty

The trustees consider that the cost centre accounting outlined above provides a sound framework for accurate accounting and thus there is not considered to be any significant uncertainty in the carrying figures at the end of 2020.

24. Agency arrangement

The Charity has acted as an agent during year. The total amount of funds received during the year amounted to £Nil (2019 £Nil) and the amount of funds paid during the year amounted to £1,665 (2019: £39,004). The balance of funds held by the Charity as agent, in the form of a bank deposit, as at 31 March 2020 was £90 (2019: £1,755).

25. Reconciliation of cash flows from operating activities

	2020	2019
	£	£
Net Income/(expenditure) for the reporting period	228,305	(9,853)
Add Depreciation	59,274	50,151
Less Interest Income	(9)	(194)
(Increase)/Decrease in debtors	(173,501)	(36,466)
(Decrease)/ Increase in creditors	(140,921)	120,240
Net cash provided by operating activities	(26,852)	123,878

Staffordshire North and Stoke on Trent Citizens Advice Bureaux
Notes to the financial statements for the year ended 31 March 2020

26. Cash flow from financing activities

	2020	2019
	£	£
Net finance leases	-	52,060
Repayment of borrowings	(17,337)	(10,173)
Net cash used by financing activities	(17,337)	41,887

27. Analysis of cash at bank and in hand

	2020	2019
	£	£
Cash at bank and in hand	753,826	836,140
Total cash & cash equivalents	753,826	836,140

28. Financial Instruments

The carrying amounts of the charity's financial instruments are as follows:

Financial Assets

	2020	2019
	£	£
Debt instruments measured at amortised cost:		
- Trade debtors (note 12)	269,959	81,016
- Other debtors (note 12)	21,268	55,472
Net cash used in financing activities	291,227	136,488

Financial Liabilities

	2020	2019
	£	£
Measured at amortised cost		
- Trade creditors (note 13)	31,661	44,778
- Finance Leases (notes 13-14)	24,551	41,524
- Other creditors (note 13)	40,199	33,945
- Accruals (note 13)	127,846	71,360
	224,257	191,607