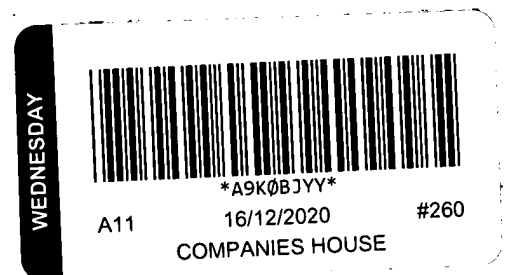


REGISTERED COMPANY NUMBER: 06816600 (England and Wales)
REGISTERED CHARITY NUMBER: 1128265

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020
FOR
CHESHIRE EAST CITIZENS ADVICE BUREAU
NORTH
TRADING AS
CITIZENS ADVICE CHESHIRE NORTH**

Heywood Shepherd
Chartered Accountants
1 Park Street
Macclesfield
Cheshire
SK11 6SR



**CHESHIRE EAST CITIZENS ADVICE BUREAU
NORTH
TRADING AS CITIZENS ADVICE CHESHIRE NORTH**

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FOR THE YEAR ENDED 31 MARCH 2020**

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**CHESHIRE EAST CITIZENS ADVICE BUREAU
NORTH
TRADING AS CITIZENS ADVICE CHESHIRE NORTH**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objects

The charity's objects are to promote any charitable purpose for the benefit of the community in East Cheshire and surrounding areas, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Objectives, strategies and activities for the year

Cheshire East Citizens Advice Bureau North trading as Citizens Advice Cheshire North (otherwise referred to as CACN in these accounts) aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies by research and campaigning to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

In addition to the continuing provision of high quality advisory services to the local community, the primary objectives for the year were to continue extending the means of service provision to more locations, to secure the specialist debt advisory service to meet the growing demand, and to extend service to support our clients with mental health needs, giving them a conduit that allows them to have a voice.

We were keen to use our experience of working with adults living with mental health problems, and so we developed our services to fill the gap left by the withdrawal of Cheshire East funding for General Advocacy for this client group, to this end we were successful in obtaining funding from the East Cheshire Clinical Commissioning Group and Cheshire Community Foundation for two projects acting as a proxy voice for clients with mental health problems, when engaging with formal statutory process, such as welfare benefit or employment tribunals. Both of these projects will continue with funding from ECCCG and the Community Fund respectively for the 2019/20 year.

We are seeking to extend further our capacity to support those clients with mental health problems through establishing a working relationship with Stockport MIND and so expand the services we are able to offer, as well as developing our influence on policy with a seat on the multi-disciplined Mental Health Partnership Board.

Partnership and collaboration with other local advice agencies is now a regular part of CACN's funding strategy to ensure that by acting jointly we can offer clients the most efficient and best possible service.

**CHESHIRE EAST CITIZENS ADVICE BUREAU
NORTH
TRADING AS CITIZENS ADVICE CHESHIRE NORTH**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020**

OBJECTIVES AND ACTIVITIES

Public benefit

The trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the organisation during the year. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principal activity of CACN remained the provision of free, confidential, independent and impartial advice, information and advocacy for members of the public across Cheshire East. This was provided from the main office in Macclesfield plus dedicated facilities at the Knutsford Town Council offices and Poynton Civic Hall. We have consolidated the outreach services within the major towns in the Northern part of Cheshire East, utilizing a variety of community venues in Macclesfield, Poynton, Wilmslow, Handforth, Knutsford and Alderley Edge. Following surveys of local residents on how these services are viewed, we have, where possible, later opening sessions for those people unable to access our usual "normal office hours" services. We also operate from a Children Centre, library and GP surgery, making our services available in neutral and accessible venues.

In addition to generalist advice the following specialist advice services were provided:

- Welfare Benefit Advice
- Money Management and Debt Advice
- Employment Advice
- Advocacy Service for users with mental health problems
- Young person's support clinic at Just Drop-In Youth Service
- Pension Wise Service
- Housing and Homelessness
- Support for families living with fuel poverty

We continued to provide "core hours" face to face, telephone and email services from our venues across the borough, as well as extending some of these for later in the day sessions.

Advisory services were provided through face to face consultations, telephone advice lines, e-mails, webchat, home visits and hospital visits.

Volunteers

The Charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

43 volunteers contributed approximately 13,416 hours of work to the bureau during the year. We estimate the value of this help at £245,340 in respect of the current year. (2018/19 - £244,755 for 13,384 hours from 46 volunteers). The 12 trustees are also volunteers and provide another 1,500 hours a year, at an additional value of £39,395 (2018/19 £35,814). This gives a total of 54 volunteers providing manpower valued at £284,735.

**CHESHIRE EAST CITIZENS ADVICE BUREAU
NORTH
TRADING AS CITIZENS ADVICE CHESHIRE NORTH**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020**

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The key achievements in the year were:-

- Providing advice in 11 outlets across our area, including evening surgeries, to ensure as many people as possible can access advice.
- Gained funding for a small Mental Health General Advocacy service to expand our offer to those clients needing more assistance.
- Providing further specialist services including Money & Debt Advice, Employment, Benefits and Housing, in addition to our General Advice Service.
- Working with CE Council with the resettlement of Refugees.
- Working with HOPE (Macclesfield Churches Together) advising clients who use their winter night shelter for homeless people.
- Working with Knutsford Lions and their "Wenceslas scheme", which is funded through gifting of the Government's "Winter Fuel Payments" by those people who feel they do not need them. This allows clients to access funds to relieve fuel poverty.
- Currently acting as a Hate Crime Reporting Centre and promoting access equality.
- Providing an appointment service within local young person's charity Just Drop In.
- We are also expanding our ability to give advice via webchat.
- Trained:- 3 Reception (4 currently in training); 4 Advisers. This has allowed us to expand our overall advice offer.
- Involvement in Research and Campaigns Groups, the main activities being focussed on Universal Credit and Welfare Benefits administration.

CACN provided high quality, free advice to clients, with over 8,025 client contacts during the year. These contacts were generated from 3,811 unique clients bringing 10,238 different enquiries during the year. (2018/19 3,273 unique clients with 9,920 enquiries).

Enquiries continue to consist of several complex issues. 19% (2018/19 29%) of enquiries related to multiple debts, 46% (2018/19 35%) to benefits with 7% (2018/19 7%) on employment, 6% (2018/19 6%) on housing and 5% (2018/19 6%) on relationship issues forming the most frequent areas. In addition, over 150,000 contacts (2018/19 150,000) were made to our websites resulting from residents of the area seeking independent help.

The bureau assisted in the gaining of over £2.5m of increased income on behalf of clients (2018/19 £1.59m).

Due to the Covid-19 crisis, like many other organisations, in March 2020 we had to restructure our client facing services, moving away from face-to-face advice, to Advisers working from home to deliver telephone, email and webchat. Despite this being an enforced move, there has been some useful lessons learned and we are now looking to incorporate remote and home working into our new "business as usual", giving our Advisers the opportunity to work more flexibly.

We are also looking at the viability of community based "remote access points" so that people are able to access our services via video chats without actually having to attend our offices. If there is a need for this service, we will be exploring opportunities for this across our locality, identifying viable equipment and venues.

Investment activities

The charity holds some of its reserves in cash in short term deposits with a term of 12 months or less.

**CHESHIRE EAST CITIZENS ADVICE BUREAU
NORTH
TRADING AS CITIZENS ADVICE CHESHIRE NORTH**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020**

ACHIEVEMENT AND PERFORMANCE

Factors affecting the achievement of objectives

The major factor affecting the achievement of objectives is funding, and in the light of financial pressures experienced by our major funders we have taken active measures to seek additional funding for our services.

The quality of our advice is key to our success and to ensure the bureau is maintaining high standards it regularly seeks external accreditation. Our Customer Service and Advice Quality are audited under national Citizens Advice standards, and for 2019/20 we have been within the highest level of compliance.

This is reflected in the client survey carried out in the year, where 88% of clients who completed the questionnaire stated that they had a positive experience and would recommend the service to others.

The trustee board extend their gratitude to Will McKellar and Jenny Heaven in developing an environment where staff feel they are a key resource and are fully motivated.

FINANCIAL REVIEW

Financial position

Incoming resources in the year were £336,862 (2018/19 £290,252). Of this £105,137 (2018/19 £45,745) related to restricted project activities.

A surplus of £28,978 was made in the year (2018/19 £1,211) all of which was unrestricted funds. At 31 March 2020 total funds were £265,246 (31 March 2019 £236,268) of which £86,000 was in designated funds with the remainder in unrestricted funds.

Principal funding sources

The trustees extend their gratitude to Cheshire East Council who continued to support the core universal generalist advice service of the charity. Additionally, service specific funding was received via contracts from Cheshire East Council, Eastern Cheshire Clinical Commissioning Group, the Money and Pensions Service and the Community Fund. Wilmslow, Macclesfield, Knutsford and Poynton Town Councils are now funding advice services in their localities.

Thanks are also due to Gumpo who donated surplus computer equipment to update the Macclesfield office.

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

Investment policy and objectives

As required in its Memorandum paragraph 4.19, furtherance of its objects, and for no other purposes, the Bureau has the power to invest the monies of the Bureau 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.

Reserves policy

CACN is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. The bureau will maintain a projection of income for at least 2 years ahead and will ensure that this continues to be derived from as wide a variety of sources as possible. It will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams 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.

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that 'free' reserves should be between three and six months normal operating expenditure, as recommended by Citizens Advice. This year the bureau has achieved this position.

The reasons for holding particular reserves are outlined in note 10.

Going concern

CACN reported a surplus of £28,978 for the year 2019/20 (£1,211 2018/19), and predicts a surplus in 2020/21. After making appropriate enquiries, the Trustees have a reasonable expectation that CACN has adequate resources in reserves and agreed funding to continue to operate for the 12 months from the date of signing this report. For this reason they continue to adopt the going concern basis in preparing the financial statements.

Funds in deficit

No funds were in deficit at the balance sheet date.

**CHESHIRE EAST CITIZENS ADVICE BUREAU
NORTH
TRADING AS CITIZENS ADVICE CHESHIRE NORTH**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020**

FUTURE PLANS

We have scoped the need and demand for a service that reaches out more to people within the community and are now developing a "Reach Out" service which will enable our advisers to assist clients within other community venues as well as their own homes. We are looking to develop this service alongside complementary provision such as a Pathfinder service operating locally and the support provided by other organisations such as Disability Information Bureau.

We have formed a positive link with Styal prison to input into their educational provision for prisoners and are still exploring with the prison how best to take that forward.

Our Money Advice work has flagged up access issues within our existing funded contract for debt casework that puts many clients who do not "fit in" with a strict schedule and consequently we are investigating ways to meet this demand.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Cheshire East Citizens Advice Bureau North was incorporated as a company limited by guarantee on 11th February 2009. The charity commenced operations on 1st April 2009 at which date the assets and liabilities of the unincorporated Macclesfield Wilmslow and District Citizens Advice Bureau were acquired. This charity having been formed on 7th October 1997 as a merger of the Wilmslow and Macclesfield bureaux, which were originally constituted in 1940 and 1966 respectively. The maximum liability of each member is limited to £1 and at 31 March 2020 the company had 8 members (2019: 8).

Cheshire East Citizens Advice Bureau North is a registered charity. Following a re-branding exercise by the national Citizens Advice service in 2015 the company is now known as Citizens Advice Cheshire North (otherwise referred to as CACN in these accounts). Outreaches are sometimes referred to as Citizens Advice Wilmslow, Citizens Advice Knutsford or Citizens Advice Poynton.

The Memorandum and Articles of Association, as amended on 24 February 2009, 12 September 2016 and 11 September 2017 are the governing documents of the charity.

Recruitment and appointment of new trustees

Trustees, who are also Directors of the Company, are elected from the local community. An Elections Committee, made up of Trustees, the Company Secretary and chaired by the Chair is established to oversee the elections process for Board appointments. A separate process agreed by the Trustee Board is followed for the appointment of the chair, vice chair and treasurer at the first board meeting after an Annual General Meeting. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

Recruitment of new Trustees is based on an assessment of the needs of the Board, taking account of experience and skills.

Induction and training of new trustees

Newly appointed Trustees are provided with a comprehensive induction to CACN through the provision of training courses, an introduction to the work of the bureau and mentoring by established trustees. Trustees are encouraged and assisted to take the lead for an area of responsibility.

Organisational structure

CACN is governed by its Trustee Board, which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of CACN and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum bi-monthly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered address, and is available to the public.

Related parties

CACN is a member of Citizens Advice, the national association for the Citizens Advice service throughout the United Kingdom. Membership of the national association requires the charitable company to adhere to rigorous standards in respect of governance, organisational practices and quality of advice. The Citizens Advice Membership Scheme requires member organisations to undergo an audit of organisational standards and quality of advice by Citizens Advice auditors every three years. CACN had a membership audit in 2019 and was successful in both the Quality of Advice and Organisational parts of the audit.

The charity also co-operates and liaises with a number of other advisory services, local charities, local government departments including social services, health workers and other third parties on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

**CHESHIRE EAST CITIZENS ADVICE BUREAU
NORTH
TRADING AS CITIZENS ADVICE CHESHIRE NORTH**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

CACN performs an annual Risk Management exercise. A risk management strategy and risk register were agreed by the Trustee Board. 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 CACN is continually monitoring and managing its risk, reviewing the risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this are minimised by the procedures in place, which result in funding being secured from a variety of sources. The charity continues to seek to diversify its funding sources. Internal 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 bureau. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Cheshire East Council remain our largest single funder and should they continue to pass on its own restrictions in funding to organisations like ours, the consequences will only cause further hardship and a reduction in our capacity to maintain current delivery. Due to this we are consistently looking to diversify our income streams, and have made significant strides to maintain the funding support from the Money Advice Service (recently rebranded as the Money and Pensions Service) Debt Advice Project (MASDAP), Town Councils in Wilmslow, Poynton, Knutsford and Macclesfield. In addition, we have had grants from East Cheshire Clinical Commissioning Group, Cheshire Community Foundation, the Community Fund and government funding via Citizens Advice for Help to Claim Universal Credit and Energy Best Deal Extra.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
06816600 (England and Wales)

Registered Charity number
1128265

Registered office
Sunderland House
Sunderland Street
Macclesfield
Cheshire
SK11 6JF

**CHESHIRE EAST CITIZENS ADVICE BUREAU
NORTH
TRADING AS CITIZENS ADVICE CHESHIRE NORTH**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020**

Trustees

Ms K McAlinden (Chair)
Ms C Campbell-Kelly
R J Watson (Vice Chair)
D W Robinson (Treasurer)
R A Curley (resigned 17.6.19)
D Gilland (resigned 14.9.20)
Ms M H Jobling (resigned 13.5.19)
Ms J M Moss crop (resigned 13.7.20)
Ms J A Jackson (appointed 16.9.19)
P T O'Brien (appointed 11.11.19)
Ms E L Raw (appointed 16.9.19)
Ms M Tinker (appointed 16.9.19)

The following additional people served on the trustee board during the year

Ex officio members

W A McKellar *
S E Heathcote * (resigned 31.7.19)
J H Walsh * (appointed 16.9.19)
Cllr J Jackson (resigned 13.5.19) representing Cheshire East Council
Cllr B Dooley (resigned 13.5.19) representing Cheshire East Council
Cllr B Puddicombe (appointed 23.7.19) representing Cheshire East Council
Cllr J Rhodes (appointed 23.7.19) representing Cheshire East Council
V Murphy *
J McTaggart ^

* indicates persons who are paid employees in the Citizens Advice Service
^ indicates persons who are volunteers in the charity

Company Secretary

W A McKellar

Independent Examiner

Neil Kennington
Institute of Chartered Accountants in England and Wales
Heywood Shepherd
Chartered Accountants
1 Park Street
Macclesfield
Cheshire
SK11 6SR

Bankers

CAF Bank Limited
25 Kings Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

FUNDS HELD AS CUSTODIAN FOR OTHERS

CACN acts as custodian of some funds for other local charities to enable rapid distribution to clients when needed. At the year-end these were £419 on behalf of Wilmslow Aid Trust, £131 on behalf of Knutsford & District Lions Club and £630 on behalf of Nina's Fund. Further details are in Note 13 to the accounts.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Cheshire East Citizens Advice Bureau North for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

**CHESHIRE EAST CITIZENS ADVICE BUREAU
NORTH
TRADING AS CITIZENS ADVICE CHESHIRE NORTH**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2020**

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

Company Law and Charity Law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the CACN and of the surplus or deficit for that period. In preparing those financial statements; the trustees are required to:

- (a) select suitable accounting policies and then apply them consistently
- (b) make judgements and estimates that are reasonable and prudent
- (c) state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements, and
- (d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the bureau will continue in operation.

The directors are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the bureau and to enable them to ensure that the financial statements comply with the Companies Act 2006.

The directors are responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

In accordance with company law, 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 audit information and to establish that the charity's independent examiners are 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 special provisions applicable to companies subject to the small companies' regime.

Approved by order of the board of trustees on 9 November 2020 and signed on its behalf by:



Ms K McAlinden (Chair) - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
CHESHIRE EAST CITIZENS ADVICE BUREAU
NORTH**

Independent examiner's report to the trustees of Cheshire East Citizens Advice Bureau North ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2020.

Responsibilities and basis of report

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

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

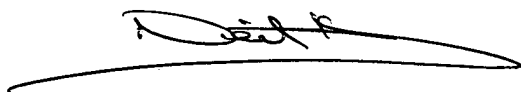
Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Institute of Chartered Accountants in England and Wales which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Neil Kennington
Institute of Chartered Accountants in England and Wales
Heywood Shepherd
Chartered Accountants
1 Park Street
Macclesfield
Cheshire
SK11 6SR

9 November 2020

**CHESHIRE EAST CITIZENS ADVICE BUREAU
NORTH
TRADING AS CITIZENS ADVICE CHESHIRE NORTH**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2020**

	Notes	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	2,690	-	2,690	10,444
Charitable activities	4				
Charitable Activities		226,583	105,137	331,720	278,478
Investment income	3	2,452	-	2,452	1,330
Total		231,725	105,137	336,862	290,252
EXPENDITURE ON					
Charitable activities					
Charitable Activities		188,942	105,137	294,079	276,763
Support Costs		13,805	-	13,805	12,278
Total		202,747	105,137	307,884	289,041
NET INCOME		28,978	-	28,978	1,211
RECONCILIATION OF FUNDS					
Total funds brought forward		236,268	-	236,268	235,057
TOTAL FUNDS CARRIED FORWARD		265,246	-	265,246	236,268

The notes form part of these financial statements

**CHESHIRE EAST CITIZENS ADVICE BUREAU
NORTH
TRADING AS CITIZENS ADVICE CHESHIRE NORTH**

**BALANCE SHEET
31 MARCH 2020**

	Notes	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
CURRENT ASSETS					
Debtors	8	36,650	-	36,650	34,272
Cash at bank and in hand		257,647	-	257,647	232,411
		<u>294,297</u>	<u>-</u>	<u>294,297</u>	<u>266,683</u>
CREDITORS					
Amounts falling due within one year	9	(29,051)	-	(29,051)	(30,415)
NET CURRENT ASSETS		<u>265,246</u>	<u>-</u>	<u>265,246</u>	<u>236,268</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>265,246</u>	<u>-</u>	<u>265,246</u>	<u>236,268</u>
NET ASSETS		<u>265,246</u>	<u>-</u>	<u>265,246</u>	<u>236,268</u>
FUNDS	10				
Unrestricted funds				265,246	236,268
TOTAL FUNDS				<u>265,246</u>	<u>236,268</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2020 in accordance with Section 476 of the Companies Act 2006.


The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 9 November 2020 and were signed on its behalf by:

K McAlinden (Chair) - Trustee



D W Robinson (Treasurer) - Trustee



The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2020

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Citizens Advice Cheshire North is a charity limited by guarantee in the United Kingdom. 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 address of the registered office is given in the charity information on page 6 of these financial statements. The nature of the charity's operations and principal activities are in providing advice and counselling to the general public.

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 prepared in sterling which is the functional currency of the charity.

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.

Income

Grants receivable

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Bank interest

Bank interest is included in the Statement of Financial Activities on receipt.

Other income

Sales of services are included in the Statement of Financial Activities in the period to which they relate. Other income, including donations, gifts and covenants, are included as they are received.

Gifts and intangible income

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements. However, its value to the charity has been estimated and disclosed in the trustees' report.

Deferred income

Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charitable company earns the right to the consideration by its performance. Where income is received in advance of performance it is treated as deferred income and included within creditors.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds are allocated out of unrestricted funds by the trustees for specific purposes. The use of such funds is at the trustees' discretion.

**CHESHIRE EAST CITIZENS ADVICE BUREAU
NORTH
TRADING AS CITIZENS ADVICE CHESHIRE NORTH**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2020**

1. ACCOUNTING POLICIES - continued

Fund accounting

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Cash flow

Citizens Advice Cheshire North has taken advantage of the exemptions in FRS1 from the requirement to produce a cash flow statement on the grounds that it is a small company.

2. DONATIONS AND LEGACIES

			2020	2019
			£	£
Donations			2,690	10,444
	Restricted funds	Unrestricted funds	2020	2019
	£	£	Total funds	Total funds
			£	£
Voluntary Income				
IT equipment donated by Gumpo	-	-	-	250
Donation	2,690	-	2,690	10,194
	2,690	-	2,690	10,444

Cheshire East Council paid for the costs of the Knutsford bureau operation transferring to the Knutsford Town Council Offices, when they closed the Millennium Centre.

3. INVESTMENT INCOME

	2020	2019
	£	£
Deposit account interest	2,452	1,330

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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2020**

4. INCOME FROM CHARITABLE ACTIVITIES

Incoming resources from Charitable Activities

	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
Cheshire East Council Universal Service	102,490	-	102,490	111,413
Cheshire East Council Social Care Information and Advice	-	-	-	5,412
Cheshire East Council HeadSpace	915	-	915	-
East Cheshire Clinical Commissioning Group Money and Pension Service Debt Advice Project	8,925	-	8,925	8,925
Knutsford Town Council	-	25,958	25,958	26,004
Macclesfield Town Council	19,442	-	19,442	19,061
Poynton Town Council	40,000	-	40,000	31,061
Wilmslow Town Council	16,502	-	16,502	14,471
Cheshire Community Fund Advocacy Project	29,240	-	29,240	29,120
Community Fund WYFY Advocacy Service	-	-	-	10,000
Citizens Advice Help to Claim Universal Credit	8,326	-	8,326	1,665
Citizens Advice Energy Best Deal Extra	-	79,179	79,179	9,741
Citizens Advice Miscellaneous Projects	-	-	-	9,900
	743	-	743	1,705
	<u>226,583</u>	<u>105,137</u>	<u>331,720</u>	<u>278,478</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2020 nor for the year ended 31 March 2019.

Trustees' expenses

Members of the Trustee Board received expenses reimbursed totalling £509 (2019 £447).

6. STAFF COSTS

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

	2020	2019
Employees	14	14
	<u>14</u>	<u>14</u>

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

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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2020**

7. COMPARATIVES FOR THE 2019 STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	10,444	-	10,444
Charitable activities			
Charitable Activities	232,733	45,745	278,478
Investment income	1,330	-	1,330
Total	244,507	45,745	290,252
EXPENDITURE ON			
Charitable activities			
Charitable Activities	231,018	45,745	276,763
Support Costs	12,278	-	12,278
Total	243,296	45,745	289,041
NET INCOME	1,211	-	1,211
RECONCILIATION OF FUNDS			
Total funds brought forward	235,057	-	235,057
TOTAL FUNDS CARRIED FORWARD	236,268	-	236,268

8. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Trade debtors	30,755	28,503
Prepayments	5,895	5,769
	36,650	34,272

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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2020**

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Accruals and deferred income	19,864	25,821
Accrued expenses	8,007	3,387
Funds held for third parties	1,180	1,207
	<u>29,051</u>	<u>30,415</u>

10. MOVEMENT IN FUNDS

	At 1.4.19	Net movement in funds	At 31.3.20
	£	£	£
Unrestricted funds			
General fund	150,268	28,978	179,246
Cash flow buffer	25,000	-	25,000
Redundancy reserve	42,000	-	42,000
Premises reserve	14,000	-	14,000
IT reserve	5,000	-	5,000
	<u>236,268</u>	<u>28,978</u>	<u>265,246</u>
TOTAL FUNDS	<u>236,268</u>	<u>28,978</u>	<u>265,246</u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	227,411	(198,433)	28,978
IT reserve	4,314	(4,314)	-
	<u>231,725</u>	<u>(202,747)</u>	<u>28,978</u>
Restricted funds			
Money Advice Service Debt Advice Project	25,958	(25,958)	-
CitizensAdviceHelp to Claim Universal Credit	79,179	(79,179)	-
	<u>105,137</u>	<u>(105,137)</u>	<u>-</u>
TOTAL FUNDS	<u>336,862</u>	<u>(307,884)</u>	<u>28,978</u>

**CHESHIRE EAST CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2020**

10. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.18 £	Net movement in funds £	Transfers between funds £	At 31.3.19 £
Unrestricted funds				
General fund	149,057	1,211	-	150,268
Cash flow buffer	32,000	-	(7,000)	25,000
Redundancy reserve	30,000	-	12,000	42,000
Premises reserve	14,000	-	-	14,000
IT reserve	10,000	-	(5,000)	5,000
	<u>235,057</u>	<u>1,211</u>	<u>-</u>	<u>236,268</u>
TOTAL FUNDS	<u>235,057</u>	<u>1,211</u>	<u>-</u>	<u>236,268</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	240,655	(239,444)	1,211
IT reserve	3,852	(3,852)	-
	<u>244,507</u>	<u>(243,296)</u>	<u>1,211</u>
Restricted funds			
Money Advice Service Debt Advice Project	26,004	(26,004)	-
Cheshire Community Foundation Advocacy	10,000	(10,000)	-
CitizensAdviceHelp to Claim Universal Credit	9,741	(9,741)	-
	<u>45,745</u>	<u>(45,745)</u>	<u>-</u>
TOTAL FUNDS	<u>290,252</u>	<u>(289,041)</u>	<u>1,211</u>

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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2020**

10. MOVEMENT IN FUNDS - continued

Purpose of restricted funds

Money and Pensions Service Debt Advice Project	Money from a national Citizens Advice agreement with the Money and Pensions Service to provide the wider money advice service for clients.
Cheshire Community Foundation	Money from the Cheshire Community Foundation for an advocacy project called "Your Voice".
Help to Claim Universal Credit	Money from a national Citizens Advice agreement with the Government to supply a "Help to Claim" service to help clients with Universal Credit.

Purpose of designated funds

Cash flow buffer	Many new projects are paid quarterly in arrears after statistics have been submitted and analysed by the funder. The result is that the local Citizens Advice has to find the operational costs of these projects for up to 5 months before receiving the funding and the trustees allocate these reserves to cover these periods.
Redundancy reserve	As projects terminate it is not always possible to redeploy the staff and redundancy payments are needed. The trustees have allocated these reserves to cover this contingency.
Premises reserve	There are contractual obligations on the current lease, and there may be a need to move elsewhere, with all the associated costs. The trustees have allocated these reserves to cover this contingency.
IT reserve	IT is now critical to CACN's operation and much of the current equipment is ageing, with replacement looming. The trustees have allocated these reserves for this development over the next two to three years. Capital IT spending this year has been replaced in this designated fund as this is an ongoing requirement.

11. RELATED PARTY DISCLOSURES

There have been related party transactions identified in accordance with FRS8. These were transactions between Cheshire East Citizens Advice Bureau North and Citizens Advice in relation to insurance and information services in the normal course of activities.

12. PENSION COSTS

Pension contributions for all eligible staff are paid automatically each month. Total contributions for this year amounted to £7,461 (2018/19 £6,834). All pensions are defined contribution schemes.

13. FUNDS RECEIVED AS CUSTODIAN AGENT

CACN acts as custodian of some funds for other local charities to enable rapid distribution to clients when needed. At the year end these were:-

£419 on behalf of Wilmslow Aid Trust, a charity that gives grants to local people in need in the Wilmslow area; the monies often being used for travel expenses if they have to visit the Macclesfield CACN office.

£131 on behalf of Knutsford and District Lions Club - a Wenceslas project, which collects donated Winter Fuel monies to help the less fortunate avoid fuel debt, and a Knutsford area hardship fund.

£630 on behalf of Nina's fund, which the organisation administers to fund "Debt Relief Orders" for money advice clients who don't have the £90 fee. A debt relief order is a way to have debts written off if a client has a relatively low level of debt and few assets.

These funds are held separately from the rest of the CACN operation.

**CHESHIRE EAST CITIZENS ADVICE BUREAU
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**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2020**

	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	2,690	-	2,690	10,444
Investment income				
Deposit account interest	2,452	-	2,452	1,330
Charitable activities				
Grants	226,583	105,137	331,720	278,478
Total incoming resources	231,725	105,137	336,862	290,252
EXPENDITURE				
Charitable activities				
Wages	131,850	80,604	212,454	196,519
Social security	8,332	6,504	14,836	10,755
Pensions	4,044	3,156	7,200	6,596
Rent	16,100	5,162	21,262	17,919
Insurance	2,974	190	3,164	1,161
Utilities	2,630	1,007	3,637	4,988
Telephone	1,330	1,098	2,428	2,275
Printing, postage and stationery	2,059	1,139	3,198	2,622
Publicity	132	1,091	1,223	327
Sundries	174	27	201	312
Training	1,342	1,643	2,985	1,324
Advisor expenses and travel costs	8,837	166	9,003	10,676
Reference materials and subscriptions	7,223	1,167	8,390	8,970
Computer expenses	1,915	2,183	4,098	4,875
Recruitment	-	-	-	88
Office equipment	-	-	-	7,106
Donated furniture	-	-	-	250
	188,942	105,137	294,079	276,763
Support costs				
Management				
Wages	7,707	-	7,707	7,128
Social security	538	-	538	390
Pensions	261	-	261	239
Rent	1,202	-	1,202	943
Insurance	84	-	84	61
Utilities	191	-	191	263
Telephone	128	-	128	120
Sundries	36	-	36	55
Computer expenses	216	-	216	256
Carried forward	10,363	-	10,363	9,455

This page does not form part of the statutory financial statements

**CHESHIRE EAST CITIZENS ADVICE BUREAU
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**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2020**

	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
Management				
Brought forward	10,363	-	10,363	9,455
Office equipment	-	-	-	374
Accountancy	3,300	-	3,300	2,340
Governance costs	142	-	142	109
	<u>13,805</u>	<u>-</u>	<u>13,805</u>	<u>12,278</u>
Total resources expended	<u>202,747</u>	<u>105,137</u>	<u>307,884</u>	<u>289,041</u>
Net income	<u>28,978</u>	<u>-</u>	<u>28,978</u>	<u>1,211</u>

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