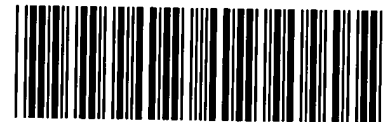


**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021
FOR
CHESHIRE EAST CITIZENS ADVICE BUREAU
NORTH
TRADING AS
CITIZENS ADVICE CHESHIRE NORTH**

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

TUESDAY



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A04

14/12/2021

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COMPANIES HOUSE

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

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

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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 2021**

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 2021. 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 purposes, as set out in the objects contained in the company's Memorandum of Association, 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.

The charity's objectives are defined as above. Our aims are focused on:

- Providing the advice people need for the problems they face, and
- Improving the policies and practices that affect people's lives.

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, however due to the consequences of Covid we were required to restructure how we delivered our services and were limited in the opportunities to develop our services.

Despite the impact of Covid, CACN was able to mobilise and equip our paid staff and volunteers to provide a telephone, webchat and email service from home. The effects of this enforced new way of working meant that in 2020/21 we were able to help over 30% more clients than we did in 2019/20, despite having a net reduction in people to deliver the client facing service.

The work during 2020/21 further emphasised the fact that many people using our services are struggling with their mental health and wellbeing. In recognition of this we were able to secure funding for a joint project with Stockport and District Mind to provide support and advocacy to adults at what has proven to be an exceptionally stressful time for most. This service has been able to complement the advocacy funded by the Cheshire Clinical Commissioning Group.

Partnership and collaboration with other organisations from all sectors remains 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 2021**

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. Due to Covid we were not able to operate from our main office in Macclesfield nor our dedicated facilities at the Knutsford Town Council offices, Poynton Civic Hall, multiple venues in Wilmslow and Handforth Health Centre.

Despite this interruption, we have been able to maintain relationships with all the funders of these venues and plan a phased return in mid-2021 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, before the Covid interruption, of local residents on how these services are viewed, we will, where possible, offer later opening sessions for those people unable to access our usual "normal office hours" services. We will also be resuming our services from a Childrens 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" via telephone, email services and webchat despite Covid.

Volunteers

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

19 volunteers contributed approximately 5,472 hours of work to the service during the year. We estimate the value of this help at £100,100 in respect of the current year. (2019/20 - £245,340 for 13,416 hours from 43 volunteers). Many of our normal 43 volunteers have been unable to work from home during the pandemic but are looking forward to being able to return to working from our various offices in mid-2021.

The 10 trustees are also volunteers and provide another 1,600 hours a year, at an additional value of £42,020 (2019/20 1,500 hours £39,395). This gives a total of volunteer manpower valued at £142,120 (2019/20 £284,735).

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

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The key achievements in the year were:-

- Providing advice across our area of benefit, to ensure as many people as possible can access advice, despite the pandemic lockdowns. All our paid staff transferred to home working plus some of our volunteers. All had to have a confidential room they could use for a laptop and they then utilised telephone, electronic chat or email with clients. Supervision was maintained with an open chat connection.
- An ansaphone service was set up allowing local users to leave their details with a summary of their problem and expect a call back within about 24 hours during the normal working day.
- 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 Cheshire East Council to ease fuel poverty.
- 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.
- Acting as a Hate Crime Reporting Centre and promoting access equality.
- Involvement in Research and Campaigns Groups, the main activities being focussed on Universal Credit.

During the year CACN provided high quality, free advice to clients, with over 9,439 client contacts during the year. These contacts were generated from 4,603 unique clients bringing 10,448 different enquiries during the year. (2019/20 3,811 unique clients with 10,238 enquiries).

Enquiries continue to consist of several complex issues.

Debt* 12% (2019/20 19%)

Welfare benefits 47% (2019/20 46%)

Employment 10% (2019/20 7%)

Housing 8% (2019/20 6%)

Relationships 6% (2019/20 5%)

*The significant reduction in Debt enquiries in 2020/21 was undoubtedly impacted on by the decision by the Government early in 2020 to put a hold on debt and property recovery action by creditors and landlords, though once these restrictions are lifted, we expect Debt enquiries to increase significantly.

In addition, over 200,000 contacts (2019/20 150,000) were made to our websites resulting from residents of the area seeking independent help.

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.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

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. Despite the impact of Covid on every area of society and the suspension of face to face services, CACN was able to continue to deliver very successfully. However we still expect the financial impact to last into 2021 and beyond, threatening even our basic 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.

The trustee board extend their gratitude to Will McKellar, Jenny Archard and Jenny Owen in promoting an environment where staff and volunteers still feel they are a key resource and are fully motivated, despite everything that Covid has delivered.

FINANCIAL REVIEW

Financial position

Incoming resources in the year were £374,116 (2019/20 £336,862). Of this £133,172 (2019/20 £105,137) related to restricted project activities.

A surplus of £44,204 was made in the year (2019/20 £28,978). Of this surplus £26,797 related to unrestricted funds (2019/20 £28,978) and £17,407 related to restricted funds (2019/20 £ Nil). All except £170 of this surplus on restricted funds is Covid related support income to be spent in the next financial year.

At 31 March 2021 total funds were £309,450 (31 March 2020 £265,246) of which £17,407 was in restricted funds (2019/20 £ Nil), £86,000 was in designated funds (2019/20 £86,000) and £206,043 was in unrestricted funds (2019/20 £179,246).

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. Wilmslow, Macclesfield, Knutsford and Poynton Town Councils are now funding advice services in their localities. Additionally, service specific funding was received via contracts from Cheshire East Council, Cheshire Clinical Commissioning Group, the Money and Pensions Service and the Department for Work and Pensions.

The charity also received Covid support grants from Cheshire East Council, Crisis UK, Cheshire Community Foundation and Tesco amounting to £23.8k. Of this money's £12k has been held over into the next financial year to support the reopening of office working and face to face client interviews plus the anticipated rise in debt case when the government removes the Covid restriction on evictions and repossessions.

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 9.

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

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

FINANCIAL REVIEW

Going concern

CACN reported a surplus of £44,204 for the year 2020/21 (£28,978 2019/20), and predicts a surplus in 2021/22. 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.

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. Lessons learned from 2020/21 and Covid are that we can work in different ways and remain accessible to our community, though we also know that for many people, face to face advice is vital.

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 2021 the company had 7 members (2020: 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.

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

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

STRUCTURE, GOVERNANCE AND MANAGEMENT

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.

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 and Pensions Service (MAPS), Town Councils in Wilmslow, Poynton, Knutsford and Macclesfield. In addition, we have had grants from Cheshire Clinical Commissioning Group, Cheshire Community Foundation, the Community Fund and government funding via Citizens Advice for Help to Claim Universal Credit.

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 2021**

Trustees

P T O'Brien (Chair)
Ms K McAlinden (Ex Chair) (resigned 8.3.21)
Ms C Campbell-Kelly
R J Watson (Vice Chair)
D W Robinson (Treasurer)
D Gilland (resigned 14.9.20)
Ms J M Mossdrop (resigned 13.7.20)
Ms J A Jackson
Ms E L Raw
Ms M Tinker (resigned 12.7.21)
J Marshall-Clack (appointed 12.7.21)

Mr O'Brien was appointed Chair on 8.3.21 following the resignation of Ms K McAlinden

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

Ex officio members

W A McKellar *
J H Walsh *
Cllr B Puddicombe representing Cheshire East Council
Cllr L Braithwaite representing Cheshire East Council
V Murphy * representing Citizens Advice nationally
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 £397 on behalf of Wilmslow Aid Trust, £621 on behalf of Knutsford & District Lions Club and £480 on behalf of Rina's Fund. Further details are in Note 13 to the accounts.

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

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021**

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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 trustees (who are also directors of Cheshire East Citizens Advice Bureau North for purposes of company law) 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.

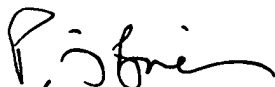
The trustees are responsible for ensuring that the company maintains an adequate system of internal control designed to provide reasonable assurance that assets are safeguarded against material loss or unauthorised use and to prevent and detect fraud and other irregularities.

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 15 November 2021 and signed on its behalf by:



P T O'Brien (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 2021.

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.

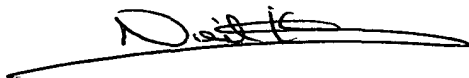
Independent examiner's statement

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

15 November 2021

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

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021**

| | | Unrestricted funds £ | Restricted funds £ | 2021 Total funds £ | 2020 Total funds £ |
|------------------------------------|-------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| | Notes | | | | |
| INCOME AND ENDOWMENTS FROM | | | | | |
| Donations and legacies | | 2,529 | - | 2,529 | 2,690 |
| Charitable activities | 3 | | | | |
| Charitable Activities | | 236,116 | 133,172 | 369,288 | 331,720 |
| Investment income | 2 | 2,299 | - | 2,299 | 2,452 |
| Total | | 240,944 | 133,172 | 374,116 | 336,862 |
| EXPENDITURE ON | | | | | |
| Charitable activities | | | | | |
| Charitable Activities | | 199,114 | 115,765 | 314,879 | 294,079 |
| Support Costs | | 15,033 | - | 15,033 | 13,805 |
| Total | | 214,147 | 115,765 | 329,912 | 307,884 |
| NET INCOME | | 26,797 | 17,407 | 44,204 | 28,978 |
| RECONCILIATION OF FUNDS | | | | | |
| Total funds brought forward | | 265,246 | - | 265,246 | 236,268 |
| TOTAL FUNDS CARRIED FORWARD | | 292,043 | 17,407 | 309,450 | 265,246 |

The notes form part of these financial statements

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

**BALANCE SHEET
31 MARCH 2021**

| | Notes | Unrestricted funds £ | Restricted funds £ | 2021 Total funds £ | 2020 Total funds £ |
|--|-------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| CURRENT ASSETS | | | | | |
| Debtors | 7 | 32,980 | - | 32,980 | 36,650 |
| Cash at bank and in hand | | 292,190 | 37,188 | 329,378 | 257,647 |
| | | <u>325,170</u> | <u>37,188</u> | <u>362,358</u> | <u>294,297</u> |
| CREDITORS | | | | | |
| Amounts falling due within one year | 8 | (33,127) | (19,781) | (52,908) | (29,051) |
| | | <u>292,043</u> | <u>17,407</u> | <u>309,450</u> | <u>265,246</u> |
| NET CURRENT ASSETS | | | | | |
| | | <u>292,043</u> | <u>17,407</u> | <u>309,450</u> | <u>265,246</u> |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | <u>292,043</u> | <u>17,407</u> | <u>309,450</u> | <u>265,246</u> |
| NET ASSETS | | <u>292,043</u> | <u>17,407</u> | <u>309,450</u> | <u>265,246</u> |
| FUNDS | 9 | | | | |
| Unrestricted funds | | | | 292,043 | 265,246 |
| Restricted funds | | | | 17,407 | - |
| TOTAL FUNDS | | | | <u>309,450</u> | <u>265,246</u> |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

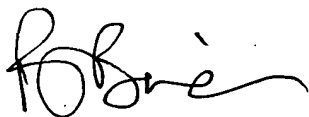
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

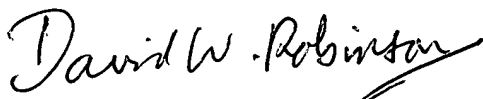
- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus 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 15 November 2021 and were signed on its behalf by:



P T O'Brien (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 2021**

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 2021**

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. INVESTMENT INCOME

| | 2021 | 2020 |
|--------------------------|--------------|--------------|
| | £ | £ |
| Deposit account interest | <u>2,299</u> | <u>2,452</u> |

3. INCOME FROM CHARITABLE ACTIVITIES

Incoming resources from Charitable Activities

| | Unrestricted funds | Restricted funds | 2021 Total funds | 2020 Total funds |
|--|--------------------|------------------|------------------|------------------|
| | £ | £ | £ | £ |
| Cheshire East Council Universal Service | 102,490 | - | 102,490 | 102,490 |
| Cheshire East Council HeadSpace | 2,744 | - | 2,744 | 915 |
| Cheshire East Covid 19 Support | 10,000 | - | 10,000 | - |
| Cheshire Clinical Commissioning Group | 8,925 | - | 8,925 | 8,925 |
| Money and Pension Service Debt Advice Project | - | 26,584 | 26,584 | 25,958 |
| Knutsford Town Council | 19,830 | - | 19,830 | 19,442 |
| Macclesfield Town Council | 40,000 | - | 40,000 | 40,000 |
| Poynton Town Council | 17,664 | - | 17,664 | 16,502 |
| Wilmslow Town Council | 29,532 | - | 29,532 | 29,240 |
| Community Fund WYFY Advocacy Service | - | - | - | 8,326 |
| Citizens Advice Help to Claim Universal Credit | - | 82,229 | 82,229 | 79,179 |
| Cheshire East Council Fuel Poverty Covid Support | 735 | 9,265 | 10,000 | - |
| Citizens Advice Miscellaneous Projects | 596 | - | 596 | 743 |
| Citizens Advice Softphone Implementation | - | 1,300 | 1,300 | - |
| Crisis Homelessness Support | - | 7,200 | 7,200 | - |
| Cheshire Community Foundation Stockport and District Mind Advocacy | - | 6,594 | 6,594 | - |
| Cheshire Community Foundation Covid Supervision | 3,600 | - | 3,600 | - |
| | <u>236,116</u> | <u>133,172</u> | <u>369,288</u> | <u>331,720</u> |

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

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021**

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

Members of the Trustee Board received expenses reimbursed totalling £Nil (2020 £509).

5. STAFF COSTS

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

| | 2021 | 2020 |
|-----------|-------------------|-------------------|
| | 14 | 14 |
| Employees | <u> </u> | <u> </u> |

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

6. COMPARATIVES FOR THE 2019 STATEMENT OF FINANCIAL ACTIVITIES

| | Unrestricted funds £ | Restricted funds £ | Total funds £ |
|------------------------------------|----------------------------|--------------------------|---------------------|
| INCOME AND ENDOWMENTS FROM | | | |
| Donations and legacies | 2,690 | - | 2,690 |
| Charitable activities | | | |
| Charitable Activities | 226,583 | 105,137 | 331,720 |
| Investment income | 2,452 | - | 2,452 |
| Total | <u>231,725</u> | <u>105,137</u> | <u>336,862</u> |
| EXPENDITURE ON | | | |
| Charitable activities | | | |
| Charitable Activities | 188,942 | 105,137 | 294,079 |
| Support Costs | 13,805 | - | 13,805 |
| Total | <u>202,747</u> | <u>105,137</u> | <u>307,884</u> |
| NET INCOME | <u>28,978</u> | <u>-</u> | <u>28,978</u> |
| RECONCILIATION OF FUNDS | | | |
| Total funds brought forward | 236,268 | - | 236,268 |
| TOTAL FUNDS CARRIED FORWARD | <u>265,246</u> | <u>-</u> | <u>265,246</u> |

**CHESHIRE EAST CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021**

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 2021 | 2020 |
|---------------|---------------|---------------|
| | £ | £ |
| Trade debtors | 25,890 | 30,755 |
| Prepayments | 7,090 | 5,895 |
| | <u>32,980</u> | <u>36,650</u> |

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

| | 2021 | 2020 |
|------------------------------|---------------|---------------|
| | £ | £ |
| Accruals and deferred income | 37,194 | 19,864 |
| Accrued expenses | 14,215 | 8,007 |
| Funds held for third parties | 1,499 | 1,180 |
| | <u>52,908</u> | <u>29,051</u> |

9. MOVEMENT IN FUNDS

| | At 1.4.20 | Net movement in funds | Transfers between funds | At 31.3.21 |
|--|----------------|-----------------------|-------------------------|----------------|
| | £ | £ | £ | £ |
| Unrestricted funds | | | | |
| General fund | 179,246 | 31,403 | (4,606) | 206,043 |
| Cash flow buffer | 25,000 | - | - | 25,000 |
| Redundancy reserve | 42,000 | - | - | 42,000 |
| Premises reserve | 14,000 | - | - | 14,000 |
| IT reserve | 5,000 | (4,606) | 4,606 | 5,000 |
| | <u>265,246</u> | <u>26,797</u> | <u>-</u> | <u>292,043</u> |
| Restricted funds | | | | |
| Citizens Advice Help to Claim Universal Credit | - | 170 | - | 170 |
| Homelessness | - | 7,200 | - | 7,200 |
| Softphone Technology | - | 1,300 | - | 1,300 |
| Fuel Poverty | - | 8,737 | - | 8,737 |
| | <u>-</u> | <u>17,407</u> | <u>-</u> | <u>17,407</u> |
| TOTAL FUNDS | <u>265,246</u> | <u>44,204</u> | <u>-</u> | <u>309,450</u> |

**CHESHIRE EAST CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021**

9. MOVEMENT IN FUNDS - continued

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

| | Incoming resources £ | Resources expended £ | Movement in funds £ |
|--|----------------------------|----------------------------|---------------------------|
| Unrestricted funds | | | |
| General fund | 240,944 | (209,541) | 31,403 |
| IT reserve | - | (4,606) | (4,606) |
| | <u>240,944</u> | <u>(214,147)</u> | <u>26,797</u> |
| Restricted funds | | | |
| Money Advice Service Debt Advice Project | 26,584 | (26,584) | - |
| Citizens Advice Help to Claim Universal Credit | 82,229 | (82,059) | 170 |
| Advocacy | 6,594 | (6,594) | - |
| Homelessness | 7,200 | - | 7,200 |
| Softphone Technology | 1,300 | - | 1,300 |
| Fuel Poverty | 9,265 | (528) | 8,737 |
| | <u>133,172</u> | <u>(115,765)</u> | <u>17,407</u> |
| TOTAL FUNDS | <u><u>374,116</u></u> | <u><u>(329,912)</u></u> | <u><u>44,204</u></u> |

Comparatives for 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><u>236,268</u></u> | <u><u>28,978</u></u> | <u><u>265,246</u></u> |

**CHESHIRE EAST CITIZENS ADVICE BUREAU
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**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2021**

9. MOVEMENT IN FUNDS - continued

Comparative 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) | - |
| Citizens Advice Help 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> |

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.

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.

Stockport and District MIND Joint Advocacy Project Money from the Cheshire Community Foundation for a joint community advocacy project which runs from January to December 2021.

CRISIS Homelessness Support Money from CRISIS to support our work in preventing homelessness.

Softphone Implementation Money from Citizens Advice to support the implementation of softphone technology telephone systems.

Fuel Poverty Money to be distributed on behalf of Cheshire East Council to help clients having difficulty paying their fuel bills.

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.

10. 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.

11. PENSION COSTS

Pension contributions for all eligible staff are paid automatically each month. Total contributions for this year amounted to £8,005 (2019/20 £7,200). All pensions are defined contribution schemes.

12. 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:-

£397 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.

£622 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.

£480 on behalf of Rina'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 2021**

| | Unrestricted funds £ | Restricted funds £ | 2021 Total funds £ | 2020 Total funds £ |
|---------------------------------------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| INCOME AND ENDOWMENTS | | | | |
| Donations and legacies | | | | |
| Donations | 2,529 | - | 2,529 | 2,690 |
| Investment income | | | | |
| Deposit account interest | 2,299 | - | 2,299 | 2,452 |
| Charitable activities | | | | |
| Income from charitable activities | 4,931 | - | 4,931 | - |
| Grants | 231,185 | 133,172 | 364,357 | 331,720 |
| | <u>236,116</u> | <u>133,172</u> | <u>369,288</u> | <u>331,720</u> |
| Total incoming resources | 240,944 | 133,172 | 374,116 | 336,862 |
| EXPENDITURE | | | | |
| Charitable activities | | | | |
| Wages | 148,265 | 89,997 | 238,262 | 212,454 |
| Social security | 7,762 | 5,973 | 13,735 | 14,836 |
| Pensions | 4,524 | 3,481 | 8,005 | 7,200 |
| Rent | 12,955 | 4,601 | 17,556 | 21,262 |
| Insurance | 2,561 | 476 | 3,037 | 3,164 |
| Utilities | 3,020 | 525 | 3,545 | 3,637 |
| Telephone | 2,032 | 1,603 | 3,635 | 2,428 |
| Printing, postage and stationery | 964 | 481 | 1,445 | 3,198 |
| Publicity | - | - | - | 1,223 |
| Sundries | 1,958 | 389 | 2,347 | 201 |
| Training | 88 | 86 | 174 | 2,985 |
| Advisor expenses and travel costs | 2,104 | 541 | 2,645 | 9,003 |
| Reference materials and subscriptions | 6,524 | 1,236 | 7,760 | 8,390 |
| Computer expenses | 5,996 | 1,043 | 7,039 | 4,098 |
| Office equipment | 361 | 62 | 423 | - |
| Partner payments | - | 5,271 | 5,271 | - |
| | <u>199,114</u> | <u>115,765</u> | <u>314,879</u> | <u>294,079</u> |
| Support costs | | | | |
| Management | | | | |
| Wages | 8,618 | - | 8,618 | 7,707 |
| Social security | 498 | - | 498 | 538 |
| Pensions | 290 | - | 290 | 261 |
| Rent | 924 | - | 924 | 1,202 |
| Insurance | 169 | - | 169 | 84 |
| Utilities | 187 | - | 187 | 191 |
| Telephone | 191 | - | 191 | 128 |
| Sundries | 414 | - | 414 | 36 |
| Carried forward | 11,291 | - | 11,291 | 10,147 |

This page does not form part of the statutory financial statements

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

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021**

| | Unrestricted funds £ | Restricted funds £ | 2021 Total funds £ | 2020 Total funds £ |
|--------------------------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| Management | | | | |
| Brought forward | 11,291 | - | 11,291 | 10,147 |
| Computer expenses | 370 | - | 370 | 216 |
| Office equipment | 22 | - | 22 | - |
| Accountancy | 3,240 | - | 3,240 | 3,300 |
| Governance costs | 110 | - | 110 | 142 |
| | <u>15,033</u> | <u>-</u> | <u>15,033</u> | <u>13,805</u> |
| Total resources expended | <u>214,147</u> | <u>115,765</u> | <u>329,912</u> | <u>307,884</u> |
| Net income | <u>26,797</u> | <u>17,407</u> | <u>44,204</u> | <u>28,978</u> |

This page does not form part of the statutory financial statements