

WIRRAL CITIZENS ADVICE BUREAU LIMITED

England & Wales · Charity number 1109156

Details

Other names	ARROWE PARK HOSPITAL RECEPTION OFFICE, BIRKENHEAD ADVICE CENTRE, Citizens Advice Wirral, HESWALL ADVICE CENTRE, NEW FERRY ADVICE CENTRE, WALLASEY ADVICE CENTRE, WEST KIRBY ADVICE CENTRE, WIRRAL CAB
Status	Registered
Legal form	Charitable company
Company number	05322034
Registered	2005-04-20
Register	View on the Charity Commission register

Contact

Address	Wirral Citizens Advice Bureau Haymarket Court Hinson Street Birkenhead Merseyside CH41 5BX
Phone	0151 257 5454
Email	contact@citizensadvicewirral.org.uk
Website	www.citizensadvicewirral.org.uk

Activities

Objects: THE CHARITY'S OBJECTS ARE SPECIFICALLY:TO PROMOTE ANY CHARITABLE PURPOSE FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN WIRRAL AND SURROUNDING AREAS.

Activities: Offering free independent advice to residents of Wirral and environs on issues relating to debt, welfare benefits, housing, mild to moderate mental health,consumer, family matters etc.

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** AREA OF WIRRAL (THE PRINCIPAL AREA OF BENEFIT) AND ELSEWHERE IN CHESHIRE; CUMBRIA; GREATER MANCHESTER; LANCASHIRE; MERSEYSIDE
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£2,871,574	£2,795,320	£826,641	84
2024-03-31	£2,819,218	£2,723,338	£750,387	93
2023-03-31	£2,471,816	£2,464,509	£654,505	90
2022-03-31	£2,163,683	£2,080,425	£647,194	80
2021-03-31	£2,155,415	£2,079,897	£563,936	71

Trustees

Name	Role	Appointed
Anel-Mari Evans		2025-10-29
Christopher John Guy		2025-04-01
Gavin Sterry		2025-04-01
JANET ANN HUNTER		2022-07-27
John Anthony Sullivan		2023-03-27
KARA CATHERINE JOYNSON		2022-07-27
Karl Greaney		2017-07-25
Yan Nung Chung		2025-10-29

WIRRAL CITIZENS ADVICE BUREAU LIMITED

England & Wales - Charity number 1109156

Accounts

Charity registration number 1109156 (England and Wales)

Company registration number 05322034

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

WIRRAL CITIZENS ADVICE BUREAU LIMITED

COMPANY LIMITED BY GUARANTEE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr A Ellis Mr K Greaney - Chair Ms M Foster Ms K Joynson Ms J Hunter - Treasurer Mr J Sullivan - Vice Chair Mr C Guy Mr G Sterry	(Appointed 1 April 2025) (Appointed 1 April 2025)
Secretary	Ms C Johnson-Eyre	
Charity number (England and Wales)	1109156	
Company number	05322034	
Registered office	Haymarket Court Conway Street Birkenhead CH41 5HS	
Auditor	Mitchell Charlesworth (Audit) Limited Suites C,D,E, & F 14th Floor The Plaza 100 Old Hall Street Liverpool L3 9QJ	
Bankers	CAF Bank 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ Redwood Bank The Nexus Building Broadway Letchworth Garden City Hertfordshire SC6 3TA United Trust Bank 1 Ropemaker Street London EC2Y 9AW	

WIRRAL CITIZENS ADVICE BUREAU LIMITED COMPANY LIMITED BY GUARANTEE CONTENTS

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**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2025**

The trustees present their report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2019)

Chair's Report

Citizens Advice Wirral (operating name for Wirral Citizens Advice Bureau Limited) continued to deliver excellent advice and social prescribing services, helping over 145,000 users.

Across the year our services were in high demand due to the continued financial pressures local residents face. We were also busy because many of our contracts came to a scheduled end, but we have re-secured most of them to enable us to continue delivering our great services. We improved people's lives by helping them deal with the problems they faced and supported many clients through crises such as not having food or fuel, potential homelessness, unmanageable debts or unemployment. Our support resulted in many clients achieving better mental and physical health, as well as improved finances, benefiting them and their families.

Key achievements included reaching more clients in the most deprived areas of the Wirral through outreach work, leading the multi-agency Flourish Wellbeing Hub, and supporting even more clients through digital and face-to-face services. We continued to help people from vulnerable or underrepresented groups through existing and new partnership working such as people who are struggling with their energy bills, who were supported through our new Scottish Power Energy Network advice project. We also started a new research and campaign programme - Healthier incomes. This project supports residents applying for disability benefits and is funded by the Lloyds Foundation. We continued to work with a range of partners, including Age UK Wirral, involve NW, Wirral Mencap, Wirral Change, Wirral MIND, Change, Grow, Live, Wirral Council, Ministry of Justice, Wirral Community Health and Care Trust, Cheshire and Mersey NHS, Arrowe Park Hospital, Wirral Foodbank, Cheshire and Wirral Partnership, Macmillan, the Fuelbank Foundation, Energy Projects Plus, the Women's Organisation, Beacon Counselling Trust and the other Cheshire and Merseyside Citizens Advice local organisations. We wouldn't have been able to provide our services without our key funders: Wirral Council, NHS Cheshire and Mersey, the National Lottery Community Fund, Macmillan, DWP (via National Citizens Advice), CWP, Wirral Foodbank, Wirral Hospice St John, Healthier West Wirral, Moreton and Meols Primary Care Network, North Coast Alliance, Wallasey Wellbeing and Arno Primary Care Alliance, Wirral Community Health and Care Trust, the Ministry of Justice, Liverpool City Region Combined Authority (via the Women's Organisation), GambleAware and Macmillan. I want to thank all of them for their support over the past year.

Our team of staff and volunteers consistently go the extra mile to offer outstanding support to our clients and ensure top-quality service delivery. The Board of Trustees extends its heartfelt thanks for their commitment and hard work.

Karl Greaney, Chair of the Board of Trustees

For more information about our services, please go to www.citizensadvicewirral.org.uk

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2025**

Objectives and activities

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the Wirral and surrounding areas.

The charity aims to provide free, independent, confidential and impartial advice and social prescribing services. We value diversity, promote equity and challenge discrimination.

The organisation is overseen by a Board of Directors who work on a voluntary basis. The Board is internally identified as the Trustee Board. The Trustee Board exercises overall responsibility for the strategic direction, organisational policy and planning, finance and decision making. The operational management of the charity is undertaken by the Chief Executive Officer and the Management Team

Accounts are updated by the Office Manager and are then collated by the Finance Officer. The Treasurer and Chief Executive Officer are responsible for monitoring the work and ensuring that internal procedures are adhered to. During 2024/25, accounts were presented on a monthly basis and reported to the Board every other month. Citizens Advice Wirral operates formal control systems that were reviewed during the financial year.

Aim

Provides free, independent, confidential and impartial advice and social prescribing services. We value diversity, promote equity and challenge discrimination

Vision

A fairer society where people understand and exercise their rights and live better lives.

Values

Our values shape how we as an organisation operate, how we are managed, how we make decisions and how our people perform. These values apply to all areas of our advice giving, research and campaign work, how we challenge discrimination and champion equality but also how we work with each other across all roles.

1. Open and honest
2. Professional
3. Empowering
4. Non-judgmental
5. Approachable

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2025

Activities, Achievements and Performance

Working to achieve our objectives we have delivered 18 services in 2024/25. Our services deliver free, confidential, impartial advice and social prescribing, helping our clients find a way forward with whatever problems they are facing.

The Ask Us Wirral Service (Information and Advice contract)

Funded by Wirral Borough Council and Wirral Integrated Care Board.

The service provides information and advice by email, by phone, by video and in person. It is delivered in partnership with Age UK Wirral, Wirral Change, Involve NW, Wirral Mencap and Wirral MIND. Clients contact the service by phone, email or through a partner referral. The client is then assessed and immediately provided with information and emergencies dealt with. If further advice or specialist advice such as benefits, housing or debt is needed then an appointment is booked for them. We provide intensive support to those people who need it, including people who have a mental health issue, adults with learning disabilities, older people and people for whom English isn't their first language. This year the service included a new Housing Caseworker and support for families with children up to the age of 19.

Appointments are available by phone or in person at a variety of outreach locations.

During 2024/25, we provided 113,460 people with information and advice under this contract.

Wirral Foodbank Plus Project

Wirral Foodbank Plus project funded by Wirral Foodbank. This project helps people with the issues they face that lead them to need an emergency food parcel. The project helps clients to resolve practical issues and maximise their income, reduce their debts, and solve housing problems and other issues. During 2024/25 2,522 people were supported.

Social Prescribing for five Primary Care Networks

The project's clients are patients from GP surgeries in the Primary Care Networks and it supports them to create a personal action plan that helps them overcome practical issues and improve their wellbeing.

For Healthier West Wirral PCN we supported 1,550 patients, for Moreton and Meols PCN we supported 537 patients, for Arno PCN we supported 679 patients, for North Coast Alliance PCN we supported 642 patients and for Wallasey Wellbeing PCN supported 207 patients.

Social Prescribing for Cheshire and Wirral Partnership (CWP)

Funded by CWP.

The project's clients are secondary mental health patients from CWP and it supports them to create a personal action plan that helps them overcome practical issues and improve their wellbeing. The project supported 164 clients.

Long Covid Social Prescribing project

Funded by Wirral Community Health and Care Trust

The project's clients are experiencing Long Covid and it supports them to overcome practical issues and improve their wellbeing. This project ended on the 31st March 2025. The project supported 381 clients.

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2025**

Help to Claim

Help to Claim service is funded by the Department for Work and Pensions through Citizens Advice nationally. The service supports clients who are applying for Universal Credit. We support clients through the application process, but also help them with any issues they may face up to their first payment such as access to food and fuel, budgeting and dealing with debts. We also support clients who are moving from legacy benefits such as Employment and Support Allowance to Universal credit. The project supported 2,226 clients.

Wirral St John's Hospice

This project was funded by Wirral St John's Hospice.

The project supports people receiving care at the Hospice by providing advice on issues they are facing, mainly benefits advice. The project supported 250 people.

Beechwood, Ballantyne and Bidston Village advice project

This project is funded by the Lottery Community Big Local Fund. Through the project we supported 155 clients.

Mind and Money financial capability project

This project is funded by the UK Shared Prosperity Fund (via The Women's Organisation) Henry Smith Charity and supports clients to become more financially resilient. The project supported 212 people.

SSMTR advice and social prescribing project

This project is funded by Wirral Council and supported vulnerable clients with a drug or alcohol addictions. We provide advice and social prescribing to 1,185 clients

Aftercare project

The project is funded by GambleAware and supported people who have recovered from harmful gambling and their family and friends. The project supported 120 people.

Macmillan financial advice project

The project is funded by Macmillan and provide advice to support people with a cancer diagnosis with financial advice - this includes an outreach advice surgery at Arrowe Park hospital. The project supported 458 clients.

SPEN advice project

The project is funded by Scottish Power Energy Network and provides energy, income maximisation and debt advice to SPEN customers. The project started in September 2024 supported 105 clients.

Help through hardship

This project is funded by Minds and provides advice to people with a mental health condition and with money issues. The project supported 105 clients.

Organisation

During the year, we were open to the public for 14,858 hours.

69 volunteers have given 10,316 hours of their time towards helping people with their advice issues.

During the year, the Board of Trustees welcomed two new trustees - Chris Guy and Gavin Sterry. Two trustees left during the year due to personal commitments – Ije McDougall and Lucy Melkowski and two other trustees as their term ended - John Rowson and Maureen Murphy. The Board appointed a new Chair - Karl Greaney and a new Vice Chair - John Sullivan.

The Board supported the management team in taking action to ensure contracts were delivered and funding secured. We secured additional funding from Wirral Council for the Ask Us Wirral service and SSMTR advice service. We also secured funding from Wirral Foodbank, Wirral St Johns Hospice, Macmillan and Mind to provide more advice. We secured funding from DWP via national Citizens Advice to expand delivery of the Help to Claim service. Funding was also secured from Healthier West Wirral primary Care Network, Arno Primary Care Network, Wallasey Wellbeing and North Coast Alliance Primary Care Network and CWP to deliver social prescribing services. New funding was also secured from Scottish Power Energy Networks to provide energy, welfare and debt advice.

We raised funds to complement the services we deliver which, with donations from clients, staff and volunteers and the community, totalled £8,025.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2025

Financial review

As at 31st March 2025 the charity's funds were; restricted funds balance of £nil (2024: £nil), unrestricted funds £746,641 (2024: £720,387) and designated funds of £80,000 (2024: £30,000). The statement of financial activities shows an overall surplus for the period of £76,254 compared with a surplus of £95,880 in 2024.

Total income for the year was £2,871,574 (2024: £2,819,218). Our main funder was Wirral Council and NHS Cheshire and Mersey proving £1,599,195 (2024: £1,606,992). These funds form the basis of the generalist and specialist services offered to the client group

The second main group of funders of the organisation were the five Primary Care Networks which provided total fund of the year of £543,357 (2024: £490,356) to fund Social Prescribing Link workers.

The third largest income source was for the Help to Claim programme of £198,716 (2024: £136,387), funded by the Department of Work and Pensions

The fourth largest income source was for the Wirral Foodbank Plus Project of £134,241 (2024: £127,967), funded by Wirral Foodbank.

A requirement of Wirral Citizens Advice Bureau Limited is to endeavour to maintain sufficient financial reserves in each financial year to meet any reasonable foreseeable contingency. The board believes that there is a strong business case to set aside an amount in its reserves to ensure that it can meet all winding up costs in the event that the organisation was required to close and this is also a requirement of the Charity Commission.

The last financial year saw the charity record an increase to reserves. We review our Reserves Policy on an annual basis and recognise the need to continue to maintain reserves to meet our legal liabilities under the leases for the premises, from which we deliver our services.

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 maintained. Ideally the board would like to be able to call on between 3 and 6 months' normal operating expenditure in the event of the organisation losing their largest contracts. Under its Articles of Association, the organisation has the power to invest monies not immediately required in or upon such investments or other assets as the Trustee Board shall in its discretion think fit and subject nevertheless to such conditions and consents as may be imposed or required by law.

Of the total unrestricted funds held at the year-end of £746,641, which excludes the designated fund, free reserves amounted to £429,523. Free reserves are calculated based on the freely expendable funds of the charity less a provision for potential redundancy costs and three months average operating costs. The trustees are satisfied that the free reserves at 31 March 2025 are sufficient to cover the charity's reserves target.

Designated funds amounting to £80,000 have been set aside as at 31 March 2025 towards building maintenance and relocation costs and withdrawal from the TPT pension.

Risks

Citizens Advice Wirral has a risk register which is continuously reviewed and monitored by the Chief Executive Officer and the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems or action plans put in place to manage those risks.

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 company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2025

Structure, Governance and Management Governing document

Wirral Citizens Advice Bureau Ltd is a registered charity and company limited by guarantee. The charity is also known and referred to as Citizens Advice Wirral. The charitable company is governed by its Memorandum and Articles of Association, as amended by special resolutions dated 3rd July 2007 and 2nd April 2013 and 6th September 2016 and 28th September 2022. The company has no share capital, being a company limited by guarantee. Under clause 5 of its Memorandum of Association the liability of the members is limited to £10 in the event of it being wound up. The charity was formed as a company limited by guarantee on 29 December 2004 to continue the services initiated in 1939 by Wallasey and Birkenhead Citizens Advice Bureaux and in later years by Heswall, New Ferry (Bebington) and West Kirby Citizens Advice Bureaux. The charity commenced operations on 1 October 2005 at which date the assets and liabilities of Bebington CAB, Birkenhead CAB, Heswall CAB, Wallasey CAB and West Kirby CAB were merged into the new entity.

The Trustees adopted a Memorandum of Understanding which is supplemental to the provisions of the Memorandum and Articles of Association. This provides for the planned retirement of Trustees, by limiting the maximum number of three-year terms of office to 2. The Chair, Vice-Chair and Treasurer, may all serve for a maximum of 6 years in addition to the 2 three-year terms as a Trustee. This model takes into account the need for progressive refreshing of the Board, however on occasion trustees may be asked to serve for more than 6 years (or 9 years if they were a Chair, Vice-Chair or Treasurer) to ensure stability and continuity of the Board. Their re-appointment is subject to rigorous review and approval by the Board.

The Board reviews and evaluates its performance, by carrying out a comprehensive appraisal which includes individual interviews with all Board members and the Chief Executive, and then the Chair of the Trustees prepares a report for consideration by the Board.

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2025**

The trustees, who are also the directors for the purpose of company law, and who served during the year were:

Mr A Ellis	
Mr J Rowson - Former Chair	(Resigned 27 November 2024)
Mr K Greaney - Chair	
Ms M Murphy	(Resigned 31 January 2025)
Ms L Melkowski	(Resigned 3 February 2025)
Ms M Foster	
Ms K Joynson	
Ms J Hunter - Treasurer	
Ms I McDougall	(Resigned 5 September 2024)
Mr J Sullivan - Vice Chair	
Mr C Guy	(Appointed 1 April 2025)
Mr G Sterry	(Appointed 1 April 2025)

Recruitment and Appointment of Trustees

Trustees, who are also Directors of the Company, are appointed from the local community and the appointments are sanctioned by the whole Board. A trustee selection team vets applications and interviews candidates, before recommending appointments to the Board. A separate process agreed by the Board is followed for the election of the Chair, Vice-chair and Treasurer. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

It is the Chair's responsibility to ensure that all trustees understand their role and responsibilities.

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £10 in the event of a winding up.

If a new trustee is a nominated representative of another organisation, the Chair will ensure that the trustee understands that they must act solely in the best interests of the Wirral Citizens Advice Bureau and that they, not the organisation they are representing, are liable for board decisions.

Organisational Structure

Wirral Citizens Advice Bureau Limited is governed by a Trustee Board which:

- sets the policy of the charity;
- determines corporate strategy;
- sets key strategic objectives and
- makes major decisions about the use of finances.

The Trustees have ultimate responsibility for the conduct of Wirral Citizens Advice Bureau Limited and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet every two months and delegate the day-to-day operation of the organisation to the Chief Executive Officer and the Management team. The Trustee Board is independent from management. A register of members is maintained at the registered office, and is available to the public.

Induction of Trustees

Citizens Advice membership requirements specify that all members of the trustee board should be inducted and trained in a timely fashion, and understand their responsibilities. Citizens Advice provides induction materials for new trustees, as well as skills analysis tests for trustees to identify any personal training needs. All trustees have access to the Trustee Board information drive which brings together policies, guidance, tools and standard documents for their use.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2025

Related Parties

The charity is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Strategic and operational policies are independently determined by the Trustee Board of Wirral Citizens Advice Bureau Limited in order to fulfil its charitable objectives and comply with the national membership requirements.

The charity also cooperates and liaises with a number of other advisory services, local charities and statutory services on behalf of clients. Where one of the Trustees holds the position of Trustee/Director of another charity, provided there is no conflict of interest, they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Pay policy

Pay is reviewed on an annual basis by the remuneration panel to ensure grades align to comparative roles across the Community and Voluntary Sector. The panel consists of the Chair, Vice-chair, Treasurer, Trustee HR Lead, Chief Executive Officer and the Staff representative. The Chief Executive Officer and Staff Representative absent themselves during meetings when their own position is being discussed. The proposals of the pay panel are then submitted to the Board for consideration and approval.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor are aware of such information.

The trustees' report was approved by the Board of Trustees.

Ms J Hunter - Treasurer

Treasurer

Dated: 29 October 2025

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2025

The trustees, who are also the directors of Wirral Citizens Advice Bureau Limited for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF WIRRAL CITIZENS ADVICE BUREAU LIMITED

Opinion

We have audited the financial statements of Wirral Citizens Advice Bureau Limited (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE MEMBERS OF WIRRAL CITIZENS ADVICE BUREAU LIMITED**

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

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

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

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

The extent to which our procedures are capable of detecting irregularities, including fraud

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, taxation legislation and data protection, anti-bribery, employment and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE MEMBERS OF WIRRAL CITIZENS ADVICE BUREAU LIMITED**

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting of documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

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

Mr Tony Stanley ACA (Senior Statutory Auditor)

For and on behalf of Mitchell Charlesworth (Audit) Limited, Statutory Auditor
Accountants
Suites C,D,E, & F
14th Floor The Plaza
100 Old Hall Street
Liverpool
L3 9QJ
12 November 2025

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2025

Current financial year

		Unrestricted funds general 2025 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
	Notes					
<u>Income and endowments from:</u>						
Donations and legacies	3	8,023	-	-	8,023	3,709
Charitable activities	4	1,833,312	-	1,012,809	2,846,121	2,799,770
Other trading activities	5	1,131	-	-	1,131	1,187
Investments	6	7,402	-	-	7,402	2,328
Other income	7	8,897	-	-	8,897	12,224
Total income		1,858,765	-	1,012,809	2,871,574	2,819,218
<u>Expenditure on:</u>						
Charitable activities	8	1,761,388	-	1,032,823	2,794,211	2,691,496
Other	9	1,109	-	-	1,109	31,842
Total resources expended		1,762,497	-	1,032,823	2,795,320	2,723,338
Net income/ (expenditure) for the year		96,268	-	(20,014)	76,254	95,880
Transfers between funds		(70,014)	50,000	20,014	-	-
Net movement in funds		26,254	50,000	-	76,254	95,880
Fund balances at 1 April 2024		720,387	30,000	-	750,387	654,507
Fund balances at 31 March 2025		746,641	80,000	-	826,641	750,387

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2025**

Prior financial year

		Unrestricted funds general 2024 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes				
<u>Income and endowments from:</u>					
Donations and legacies	3	3,709	-	-	3,709
Charitable activities	4	1,813,968	-	985,802	2,799,770
Other trading activities	5	1,187	-	-	1,187
Investments	6	2,328	-	-	2,328
Other income	7	12,224	-	-	12,224
Total income		1,833,416	-	985,802	2,819,218
<u>Expenditure on:</u>					
Charitable activities	8	1,677,820	-	1,013,676	2,691,496
Other	9	31,842	-	-	31,842
Total resources expended		1,709,662	-	1,013,676	2,723,338
Net income/ (expenditure) for the year		123,754	-	(27,874)	95,880
Transfers between funds		(27,874)	-	27,874	-
Net movement in funds		95,880	-	-	95,880
Fund balances at 1 April 2023		624,507	30,000	-	654,507
Fund balances at 31 March 2024		720,387	30,000	-	750,387

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
BALANCE SHEET
AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Current assets					
Debtors	17	86,300		58,353	
Cash at bank and in hand		952,355		888,667	
		<u>1,038,655</u>		<u>947,020</u>	
Creditors: amounts falling due within one year	18	(205,657)		(195,905)	
Net current assets			832,998		751,115
Provisions for liabilities	20		(6,357)		(728)
Net assets			<u>826,641</u>		<u>750,387</u>
Funds of the charity					
<u>Unrestricted funds</u>					
Designated funds	23	80,000		30,000	
General unrestricted funds		<u>746,641</u>		<u>720,387</u>	
			826,641		750,387
			<u>826,641</u>		<u>750,387</u>

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

The accounts were approved by the Trustees on 29 October 2025

Ms J Hunter - Treasurer

Company Registration No. 05322034

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from operations	29		56,286		49,659
Investing activities					
Investment income received		7,402		2,328	
Net cash generated from investing activities			7,402		2,328
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			63,688		51,987
Cash and cash equivalents at beginning of year			888,667		836,680
Cash and cash equivalents at end of year			952,355		888,667

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Wirral Citizens Advice Bureau Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Haymarket Court, Conway Street, Birkenhead, CH41 5HS.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared on the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Designated funds comprise funds which have been set aside at the discretion of the Trustees for specific purposes. The purpose and uses of the designated funds are set out in the notes to the accounts.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Grants made to finance the activities of the bureau are credited to the statement of the financial activity in the period to which they relate.

Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

Investment income, donations and legacies are included in the statement of the financial activity on receipt.

The charity 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.

1.5 Expenditure

All expenditure is accounted for on an accruals basis. All expenditure directly related to the provision of advice services is included within charitable expenditure. Other costs incurred have been allocated between charitable activities, support costs and governance costs as appropriate

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Computer equipment	25% straight line
--------------------	-------------------

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Items are capitalised if their value is over £2,000.

1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.9 Provisions

Provisions are recognised when the charity has a legal or constructive present obligation as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the reporting end date, taking into account the risks and uncertainties surrounding the obligation. Where the effect of the time value of money is material, the amount expected to be required to settle the obligation is recognised at present value. When a provision is measured at present value, the unwinding of the discount is recognised as a finance cost in net income/(expenditure) in the period in which it arises.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. Recovery is made of tax deducted from qualifying income and from receipts under Gift Aid.

The charity is also able to partially recover Value Added Tax. Expenditure that is not recoverable by the charity is recorded in the accounts inclusive of VAT.

1.12 Pension

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the statement of financial activity in the period in which they are incurred.

The charity contributes to The Pensions Trust SCVO Final Salary Pension Scheme (the "Scheme") in respect of the former employees of Wallasey Citizens Advice Bureau. The Scheme is a multi employer defined benefit scheme. The Scheme is funded and is contracted out of the state scheme. This Scheme closed on 31 March 2010 but the charity makes deficit contributions.

From 1 November 2014 the organisation's work place pension scheme is provided by NEST.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

The following where considered to be critical accounting estimates that have been applied during the preparation of these financial statements:

Deferred income

Any contract income received is time apportioned according to the length of the contract.

Defined benefit pension provision

The provision is accounted for as defined contribution scheme as sufficient info has not been made available by the scheme actuary to account for as a defined benefit scheme in full. The provision is calculated as the total net deficit payments due, in accordance with the payment schedules provided by the scheme and discounted to the net present value, where material.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	5,023	3,709
Legacies	3,000	-
	<u>8,023</u>	<u>3,709</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

4 Charitable activities

	Social Prescribing Scheme 2025 £	Advice & Primary Care Casework 2025 £	Network 2025 £	Total 2025 £	Social Prescribing Scheme 2024 £	Advice & Casework 2024 £	Primary Care Network 2024 £	Total 2024 £
Services provided under contract	76,958	1,755,815	-	1,832,773	87,080	1,758,317	-	1,845,397
Performance related grants	45,480	269,479	523,324	838,283	44,528	262,765	490,356	797,649
Other income	6,109	148,923	20,033	175,065	1,680	155,044	-	156,724
	<u>128,547</u>	<u>2,174,217</u>	<u>543,357</u>	<u>2,846,121</u>	<u>133,288</u>	<u>2,176,126</u>	<u>490,356</u>	<u>2,799,770</u>
Analysis by fund								
Unrestricted funds - general	76,958	1,756,354	-	1,833,312	68,000	1,745,968	-	1,813,968
Restricted funds	51,589	417,863	543,357	1,012,809	65,288	430,158	490,356	985,802
	<u>128,547</u>	<u>2,174,217</u>	<u>543,357</u>	<u>2,846,121</u>	<u>133,288</u>	<u>2,176,126</u>	<u>490,356</u>	<u>2,799,770</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

5 Income from other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Fundraising events	1,131	1,187

6 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	7,402	2,328

7 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	6,102	9,539
Other grants	2,795	2,685
	<u>8,897</u>	<u>12,224</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

8 Charitable activities

	Social Prescribing Scheme 2025 £	Advice & Casework 2025 £	Primary Care Network 2025 £	Total 2025 £	Social Prescribing Scheme 2024 £	Advice & Casework 2024 £	Primary Care Network 2024 £	Total 2024 £
Staff costs	88,066	1,463,855	433,448	1,985,369	83,197	1,525,438	416,950	2,025,585
Office expenses	2,936	14,997	800	18,733	354	7,236	961	8,551
Staff and volunteer costs	125	5,499	1,360	6,984	610	4,175	974	5,759
Partner payments	-	268,925	-	268,925	-	126,074	-	126,074
Professional fees	-	-	-	-	20,000	-	-	20,000
Publicity & promotion	3	10,498	-	10,501	-	14,376	-	14,376
Sundry expenses	12,558	-	4,335	16,893	4,433	-	3,859	8,292
	<u>103,688</u>	<u>1,763,774</u>	<u>439,943</u>	<u>2,307,405</u>	<u>108,594</u>	<u>1,677,299</u>	<u>422,744</u>	<u>2,208,637</u>
Share of support costs (see note 11)	20,960	350,577	102,654	474,191	39,261	366,135	67,061	472,457
Share of governance costs (see note 11)	323	10,746	1,546	12,615	496	9,063	843	10,402
	<u>124,971</u>	<u>2,125,097</u>	<u>544,143</u>	<u>2,794,211</u>	<u>148,351</u>	<u>2,052,497</u>	<u>490,648</u>	<u>2,691,496</u>
Analysis by fund								
Unrestricted funds - general	76,959	1,684,429	-	1,761,388	67,999	1,609,821	-	1,677,820
Restricted funds	48,012	440,668	544,143	1,032,823	80,352	442,676	490,648	1,013,676
	<u>124,971</u>	<u>2,125,097</u>	<u>544,143</u>	<u>2,794,211</u>	<u>148,351</u>	<u>2,052,497</u>	<u>490,648</u>	<u>2,691,496</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

9 Other

	Unrestricted funds general 2025	Unrestricted funds general 2024
Other salary costs	1,109	31,842
	<u>1,109</u>	<u>31,842</u>

10 Net movement in funds

2025
£

2024
£

The net movement in funds is stated after charging/(crediting):

Fees payable for the audit of the charity's financial statements	4,609	4,510
Depreciation of owned tangible fixed assets	-	325
	<u>-</u>	<u>325</u>

11 Support costs

	Support costs £	Governance costs £	2025 Support costs £	Governance costs £	2024 £
Staff costs	286,363	-	286,363	-	311,781
Depreciation	-	-	-	325	325
Premises costs	46,765	-	46,765	-	44,825
Office costs	86,779	-	86,779	-	72,914
Staff and volunteer costs	31,220	-	31,220	-	28,549
Other costs	23,064	-	23,064	-	14,063
Audit fees	-	4,609	4,609	-	4,510
Accountancy	-	1,536	1,536	-	1,490
Legal and professional	-	1,119	1,119	-	13
Insurance	-	5,352	5,352	-	4,389
	<u>474,191</u>	<u>12,616</u>	<u>486,807</u>	<u>10,402</u>	<u>482,859</u>
Analysed between					
Charitable activities	<u>474,191</u>	<u>12,615</u>	<u>486,806</u>	<u>10,402</u>	<u>482,859</u>

Indirect central costs are calculated on the amount of resource given to each project using the percentage staff and volunteer time per project ratio(calculated on the salaries allocation).

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

12 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year. Two trustees was reimbursed £141 for travel expenses during the year. (2024: no remuneration and no trustees were reimbursed for travel expenses).

13 Auditor's remuneration

Fees payable to the charity's auditor and associates:	2025	2024
	£	£
Audit of the charity's annual accounts	4,609	4,510
Non-audit services		
All other non-audit services	1,536	1,490

14 Employees

The average monthly number of employees during the year was:

	2025	2024
	Number	Number
Management	8	9
Primary Care Network	17	17
Better off Support project	4	4
Universal Credit Scheme	7	6
Beechwood, Ballantyne and Bidston project	-	1
Ask Us Wirral	41	47
Henry Smith Benefits	-	2
Food Bank	4	4
Social Prescribing Scheme	1	4
Macmillan Cancer Support	2	2
Help through Hardship Project	-	2
Aftercare project	4	2
Total	88	100

Employment costs	2025	2024
	£	£
Wages and salaries	1,999,135	2,062,724
Social security costs	170,047	170,821
Other pension costs	102,550	103,821
	2,271,732	2,337,366

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

14 Employees

(Continued)

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025	2024
	Number	Number
£60,001 to £70,000	1	1

15 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

16 Financial instruments

	2025	2024
	£	£
Carrying amount of financial assets		
Debt instruments measured at amortised cost	1,005,301	907,763
Carrying amount of financial liabilities		
Measured at amortised cost	48,543	33,104

17 Debtors

	2025	2024
	£	£
Amounts falling due within one year:		
Trade debtors	52,299	18,763
Other debtors	645	333
Prepayments & Accrued income	33,356	39,257
	86,300	58,353

18 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other taxation and social security	111,316	121,799
Deferred income	45,798	41,002
Trade creditors	16,851	2,223
Other creditors	25,547	24,916
Accruals	6,145	5,965
	205,657	195,905

Notes

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WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

19 Deferred income

	2025	2024
	£	£
Other deferred income	45,798	41,002
	<u>45,798</u>	<u>41,002</u>
Deferred income is included in the financial statements as follows:		
	2025	2024
	£	£
Current liabilities	45,798	41,002
	<u>45,798</u>	<u>41,002</u>
	<u>45,798</u>	<u>41,002</u>
	2025	2024
	£	£
Total deferred income at 1 April 2024	41,002	143,022
Amounts received in the year	45,798	41,002
Amounts credited to statement of financial activities	(41,002)	(143,022)
	<u>45,798</u>	<u>41,002</u>
Total deferred income at 31 March 2025	<u>45,798</u>	<u>41,002</u>

Deferred income relates to amounts received in advance of entitlement.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

20 Provisions for liabilities

	Notes	2025 £	2024 £
Clawback provision		6,357	-
Retirement benefit obligations	21	-	728
		<u>6,357</u>	<u>728</u>

Movements on provisions apart from retirement benefits and deferred tax liabilities:

	Clawback provision £
Additional provisions in the year	6,357

The pension deficit represents the total contributions payable by the charity in respect of their share of the deficit on The Pensions Trust SCVO Final Salary Pension Scheme as set out in note 21.

The clawback provision represents the amounts repayable to funders.

21 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

Defined benefit schemes

The company participates in the scheme, a multi-employer scheme which provides benefits to some 77 non-associated employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

21 Retirement benefit schemes

(Continued)

A full actuarial valuation for the scheme was carried out with an effective date of 30 September 2023. This actuarial valuation was certified on 27 June 2024 and showed assets of £86.2m, liabilities of £88.2m and a deficit of £2.0m. From 1 June 2024 the majority of employers no longer pay deficit contributions.

Some employers have agreed concessions (both past and present) with the Trustee and have contributions up to 28 February 2034.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2020. This valuation showed assets of £153.3m, liabilities of £160.0m and a deficit of £6.7m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2022 to 31 May 2024:	£1,473,969 per annum (payable monthly and increasing by 3% each year on 1 st April)
-----------------------------------	---

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

At the 31 March 2025 the remaining balance payable to the scheme in respect of agreed deficit payments was £Nil (2024: £728). This has been recognised as a provision in the charity's balance sheet.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

21 Retirement benefit schemes

(Continued)

Full details of the charity's share of the scheme deficit are shown below:

PRESENT VALUES OF PROVISIONS

	31 March 2025 (£s)	31 March 2024 (£s)	31 March 2023 (£s)
Present value of provision	-	728	4,837

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Period Ending 31 March 2025 (£s)	Period Ending 31 March 2024 (£s)
Provision at start of period	728	4,837
Unwinding of the discount factor (interest expense)	1	138
Deficit contribution paid	(729)	(4,247)
Remeasurements - impact of any change in assumptions	-	0
Remeasurements - amendments to the contribution schedule	-	-
Provision at end of period	-	728

INCOME AND EXPENDITURE IMPACT

	Period Ending 31 March 2025 (£s)	Period Ending 31 March 2024 (£s)
Interest expense	1	138
Remeasurements – impact of any change in assumptions	-	0
Remeasurements – amendments to the contribution schedule	-	-
Contributions paid in respect of future service*	*	*
Costs recognised in income and expenditure account	*	*

*includes defined contribution schemes and future service contributions (i.e. excluding any deficit reduction payments) to defined benefit schemes which are treated as defined contribution schemes. To be completed by the company.

ASSUMPTIONS

	31 March 2025 % per annum	31 March 2024 % per annum	31 March 2023 % per annum
Rate of discount	4.98	4.90	5.40

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

21 Retirement benefit schemes

(Continued)

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

DEFICIT CONTRIBUTIONS SCHEDULE

Year ending	31 March 2025 (£s)	31 March 2024 (£s)	31 March 2023 (£s)
Year 1	-	729	4,247
Year 2	-	-	729
Year 3	-	-	-
Year 4	-	-	-
Year 5	-	-	-
Year 6	-	-	-
Year 7	-	-	-
Year 8	-	-	-
Year 9	-	-	-
Year 10	-	-	-
Year 11	-	-	-
Year 12	-	-	-
Year 13	-	-	-
Year 14	-	-	-
Year 15	-	-	-
Year 16	-	-	-
Year 17	-	-	-
Year 18	-	-	-
Year 19	-	-	-
Year 20	-	-	-

The company must recognise a liability measured as the present value of the contributions payable that arise from the deficit recovery agreement and the resulting expense in the income and expenditure account i.e. the unwinding of the discount rate as a finance cost in the period in which it arises

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

22 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	Movement in funds				Movement in funds				Balance at 31 March 2025
	Balance at 1 April 2023	Income	Expenditure	Transfers	Balance at 1 April 2024	Income	Expenditure	Transfers	
	£	£	£	£	£	£	£	£	£
Long Covid Project	-	19,080	(19,080)	-	-	-	-	-	-
Ministry of Justice	-	46,208	(61,274)	15,066	-	46,680	(48,012)	1,332	-
Mind and Money financial capability project	-	118,169	(118,169)	-	-	108,226	(115,399)	7,173	-
Aftercare project	-	54,414	(54,414)	-	-	49,377	(49,377)	-	-
Macmillan Cancer Support	-	31,518	(31,518)	-	-	66,453	(66,453)	-	-
Help through Hardship Project	-	51,360	(51,360)	-	-	-	-	-	-
Help to claim	-	136,387	(148,904)	12,517	-	198,716	(209,439)	10,723	-
Primary Care Network	-	490,356	(490,647)	291	-	543,357	(544,143)	786	-
Beechwood, Ballatyne & Bidston	-	13,518	(13,518)	-	-	-	-	-	-
Henry Smith Benefits and Debt Project	-	24,792	(24,792)	-	-	-	-	-	-
	-	985,802	(1,013,676)	27,874	-	1,012,809	(1,032,823)	20,014	-

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

22 Restricted funds

(Continued)

Long Covid Project - Funding was received by Wirral Community Health and Care Trust to support clients suffering from long covid.

Ministry of Justice - Funding received from the Ministry of Justice to support the delivery of the Social Prescribing Hub at Victoria Central Hospital.

Mind and Money financial capability project - Funding supports clients to become more financially resilient.

Aftercare project - Funding received by GambleAware to support people who have recovered from harmful gambling.

Help to claim - Funding received from DWP via Citizens Advice to support people in Wirral to make Universal Credit Claims.

Primary Care Network - funded Social Prescribing Link Workers in Primary Care networks, working with GP patients to write an action plan to address social (non medical) issues as a result of isolation, loneliness or poor health and wellbeing.

Beechwood, Ballatyne and Bidston - Funding from the National Lottery Community Big Local Fund to provide financial advice to residents in the Beechwood, Ballantyne and Bidston Village areas in Wirral.

The Charity supports any shortfall of funding on these programmes from reserves to ensure continuity of service.

Help Through Hardship Project - The Help through Hardship local is a partnership between Citizens Advice Wirral, Wirral foodbank, and Wirral Mind. The service supports people experiencing both mental health problems and financial hardship to address issues leading to them having money problems. It is funded by national Mind via Wirral Mind.

Macmillan Cancer Support - The Macmillian Advice project delivers advice to anyone in Wirral who has a cancer diagnosis. The advisers provide financial advice and supports clients to access other support for wider issues such as housing and relationship issues. It is funded by the national charity Macmillian.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

23 Designated funds

	Balance at 1 April 2023	Movement in funds			Balance at 1 April 2024	Transfers	Balance at 31 March 2025
	£	Income £	Expenditure £	Transfers £	£	£	£
Building maintenance	30,000	-	-	-	30,000	-	30,000
Withdrawal from TPT pension	-	-	-	-	-	50,000	50,000
	<u>30,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>30,000</u>	<u>50,000</u>	<u>80,000</u>

Designated funds amounting to £30,000 have been set aside as at 31 March 2025 towards building maintenance costs and relocation costs, and an additional £50,000 have been set aside towards withdrawal from the TPT Pension, which will end the ongoing liability for Citizens Advice Wirral.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

24 Analysis of net assets between funds

	Unrestricted 2025 £	Designated 2025 £	Restricted 2025 £	Total Unrestricted 2025 £	Unrestricted 2024 £	Designated 2024 £	Restricted 2024 £	Total 2024 £
Fund balances at 31 March 2025 are represented by:								
Current assets/(liabilities)	752,998	80,000	-	832,998	721,115	30,000	-	751,115
Provisions and pensions	(6,357)	-	-	(6,357)	(728)	-	-	(728)
	<u>746,641</u>	<u>80,000</u>	<u>-</u>	<u>826,641</u>	<u>720,387</u>	<u>30,000</u>	<u>-</u>	<u>750,387</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

25 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025	2024
	£	£
Within one year	23,952	26,985
Between two and five years	92,880	88,000
In over five years	38,500	45,375
	<u>155,332</u>	<u>160,360</u>

26 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2025	2024
	£	£
Aggregate compensation	<u>303,759</u>	<u>256,182</u>

During the year £3,204 was transferred to Wirral Credit Union as part of staff savings through payroll giving. Karl Greaney is a trustee of both Wirral CAB and Wirral Credit Union.

No guarantees have been given or received.

27 Post Balance Sheet Events

After the balance sheet date, the charity made the decision to exit its participation in the pension scheme operated by The Pensions Trust (TPT). The financial impact of the exit, including any potential settlement costs or changes in future contribution obligations, will be recognised in the financial statements of the period in which the exit occurs. The trustees have designated £50k towards the withdrawal from the scheme as shown in note 23 to the accounts.

28 Analysis of changes in net funds

The charity had no material debt during the year.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

29	Cash generated from operations	2025	2024
		£	£
	Surplus for the year	76,254	95,880
	Adjustments for:		
	Investment income recognised in statement of financial activities	(7,402)	(2,328)
	Depreciation and impairment of tangible fixed assets	-	325
	Movements in working capital:		
	(Increase)/decrease in debtors	(27,947)	47,508
	Increase in creditors	4,956	14,401
	(Decrease)/increase in provisions	5,629	(4,107)
	Increase/(decrease) in deferred income	4,796	(102,020)
	Cash generated from operations	56,286	49,659

30 **Company limited by guarantee**

Wirral Citizens Advice Bureau Limited is incorporated under the Companies Act as a company limited by guarantee. The liability of the members is limited to £10.

WIRRAL CITIZENS ADVICE BUREAU LIMITED

England & Wales - Charity number 1109156

Accounts

Charity registration number 1109156

Company registration number 05322034 (England and Wales)

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

WIRRAL CITIZENS ADVICE BUREAU LIMITED

COMPANY LIMITED BY GUARANTEE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr A Ellis Mr J Rowson - Chair Mr K Greaney - Vice Chair Ms M Murphy Ms L Melkowski Ms M Foster Ms K Joynson Ms J Hunter - Treasurer Ms I McDougall Mr J Sullivan
Secretary	Ms C Johnson-Eyre
Chief Executive	Ms C Johnson-Eyre
Charity number	1109156
Company number	05322034
Registered office	Haymarket Court Conway Street Birkenhead CH41 5HS
Auditor	Mitchell Charlesworth (Audit) Limited Suite 5.1 Tempest 12 Tithebarn Street Liverpool L2 2DT
Bankers	CAF Bank 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

WIRRAL CITIZENS ADVICE BUREAU LIMITED COMPANY LIMITED BY GUARANTEE CONTENTS

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**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2024**

The trustees present their report and financial statements for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2019)

Chair's Report

In 2023-24 Citizens Advice Wirral (operating name for Wirral Citizens Advice Bureau Limited) continued to deliver excellent advice and social prescribing services, helping over 127,000 users.

Across the year our services were in high demand due to the continuing Cost of Living crisis. We were also busy because many of our contracts came to a scheduled end, but we re-secured most of them to enable us to continue delivering our great services.

We improved people's lives by helping them deal with the problems they faced and supported many clients through crises such as not having food or fuel, potential homelessness, unmanageable debts or unemployment. Our support resulted in many clients achieving better mental and physical health, as well as improved finances, benefiting them and their families.

Key achievements included reaching more clients in the most deprived areas of the Wirral through outreach work, leading the multi-agency Flourish Wellbeing Hub, and supporting even more clients through digital and face-to-face services. We continued to help people from vulnerable or underrepresented groups through existing and new partnership working such as people who have cancer, who were supported through our new Macmillan advice project.

We continued to work with a range of partners, including Age UK Wirral, Wirral Mencap, Wirral Change, Wirral Mind, Change, Grow, Live, Wirral Council, Ministry of Justice, Wirral Community Health and Care Trust, Cheshire and Mersey NHS, Arrowe Park Hospital, Wirral Foodbank, Cheshire and Wirral Partnership, the Fuelbank Foundation, Energy Projects Plus, the Women's Organisation, Beacon Counselling Trust and the other Cheshire and Merseyside Citizens Advice local organisations. In addition, we developed new relationships during the year, including with Macmillan and the Wirral branch of the MS Society.

We wouldn't have been able to provide our services without our key funders: Wirral Council, NHS Cheshire and Mersey, the National Lottery Community Fund, Henry Smith Fund, DWP (via National Citizens Advice), CWP, Wirral Foodbank, Wirral Hospice St John, Healthier West Wirral, Moreton and Meols Primary Care Network, North Coast Alliance, Wallasey Wellbeing and Arno Primary Care Alliance, Wirral Community Health and Care Trust, the Ministry of Justice, Liverpool City Region Combined Authority (via the Women's Organisation), GambleAware and Macmillan. I want to thank all of them for their support over the past year.

Our staff and volunteers always go over and above to provide the best possible support for our clients and deliver excellent services. The Trustee Board would like to thank them for their hard work and dedication.

John Rowson, Chair of the Board of Trustees

For more information about our services, please go to www.citizensadvicewirral.org.uk

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2024

Objectives and activities

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the Wirral and surrounding areas.

The charity aims to provide free, confidential, impartial and independent information, advice and social prescribing services, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

The organisation is overseen by a Board of Directors who work on a voluntary basis. The Board is internally identified as the Trustee Board. The Trustee Board exercises overall responsibility for the strategic direction, organisational policy and planning, finance and decision making. The operational management of the charity is undertaken by the Chief Executive Officer and the Management Team

Accounts are updated by the Office Manager and are then collated by the Finance Officer. The Treasurer and Chief Executive Officer are responsible for monitoring the work and ensuring that internal procedures are adhered to. During 2023/24, accounts were presented on a monthly basis and reported to the Board every other month. Citizens Advice Wirral operates formal control systems that were reviewed during the financial year.

Aim

Citizens Advice Wirral provides free, independent, confidential and impartial information, advice and social prescribing. It values diversity, promotes equality and inclusion and challenges discrimination.

Vision

Citizens Advice Wirral's vision statement is, 'Impartial advice that changes lives'.

Values

Our values shape how we as an organisation operate, how we are managed, how we make decisions and how our people perform. These values apply to all areas of our advice giving, research and campaign work, how we challenge discrimination and champion equality but also how we work with each other across all roles.

1. Open and honest
2. Professional
3. Empowering
4. Non-judgmental
5. Approachable

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2024**

Activities, Achievements and Performance

Working to achieve our objectives we have delivered 15 services in 2023/24. Our services deliver free, confidential, impartial advice and social prescribing, helping our clients find a way forward with whatever problems they are facing.

The Ask Us Wirral Service (Information and Advice contract)

The Ask Us Wirral service on behalf of Wirral Borough Council and Wirral Integrated Care Board.

The service provides information and advice by email, by phone, by video and in person. It is delivered in partnership with Age UK Wirral, Wirral Change, Wirral Mencap and Wirral Mind. Clients contact the service either by phone or email or through a partner referral. The client is then assessed and immediately provided with information and emergencies dealt. If further advice or specialist advice such as benefits, housing or debt is needed then an appointment is booked for them. We provide intensive support to those people who need it including people who have a mental health issue, adults with learning disabilities, older people and people for whom English isn't their first language.

Appointments are available by phone or in person at a variety of outreach locations.

During 2023/24, we provided 115,451 people with information and advice under this contract.

Wirral Foodbank Plus Project

Wirral Foodbank Plus project funded by Wirral Foodbank.

This project helps people with the issues they face that lead them to need an emergency food parcel. The project helps clients to resolve practical issues and maximise their income, reduce their debts, and solve housing problems and other issues.

During 2023/24 2,535 people were supported.

Social Prescribing for five Primary Care Networks

The project's clients are patients from GP surgeries in the Primary Care Networks and it supports them to create a personal action plan that helps them overcome practical issues and improve their wellbeing.

For Healthier West Wirral PCN we supported 1,792 patients, for Moreton and Meols PCN we supported 596 patients, for Arno PCN we supported 654 patients and for North Coast Alliance we supported 461 patients.

The Wallasey Wellbeing PCN ended in June 2023 and supported 29 patients.

Social Prescribing for Cheshire and Wirral Partnership (CWP)

Funded by CWP.

The project's clients are secondary mental health patients from CWP and it supports them to create a personal action plan that helps them overcome practical issues and improve their wellbeing.

The project supported 159 clients.

Long Covid Social Prescribing project

Funded by Wirral Community Health and Care Trust

The project's clients are experiencing Long Covid and it supports them to overcome practical issues and improve their wellbeing.

The project supported 310 clients.

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2024**

Help through Hardship

The Help through Hardship project is funded by Mind via Wirral Mind.

The project is a partnership with Citizens Advice Wirral, Wirral Foodbank and Wirral Mind. The project supporting people experiencing both mental health problems and financial hardship to address issues leading them to have money problems.

During 2023/24 the project supported 17 clients.

Help to Claim

Help to Claim service is funded by the Department for Work and Pensions through Citizens Advice nationally.

The service supports clients who are applying for Universal Credit. We support clients through the application process, but also help them with any issues they may face up to their first payment such as access to food and fuel, budgeting and dealing with debts.

The project supported 2,218 clients.

Wirral St John's Hospice

This project was funded by Wirral St John's Hospice.

The project supports people receiving care at the Hospice by providing advice on issues they are facing, mainly benefits advice.

The project supported 137 people.

Beechwood, Ballantyne and Bidston Village advice project

This project is funded by the Lottery Community Big Local Fund and supported 127 people.

Henry Smith Benefits and Debt project

This project is funded by the Henry Smith Charity and supports vulnerable clients who have financial problems.

The project has supported 205 people. This project ended in October 2023.

Money and Mind financial capability project (was Better Off support)

This project is funded by the UK Shared Prosperity Fund (via The Women's Organisation) Henry Smith Charity and supports clients to become more financially resilient.

The project supported 231 people.

SSMTR advice and social prescribing project (was Adder)

This project is funded by Wirral Council and supported vulnerable clients with a drug or alcohol addictions.

We provide advice and social prescribing to 683 clients

COMF advice project

This project was funded by Wirral Council and supports people who are impacted by the Cost of Living crisis, with advice, casework and financial resilience.

The project supported 1,142 people.

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2024**

Aftercare project

The project is funded by GambleAware and supported people who have recovered from harmful gambling and their family and friends.

The project supported 96 people.

Macmillan financial advice project

The project is funded by Macmillan and provide advice to support people with a cancer diagnosis with financial advice.

The project started on the 1st November 2023 and supported 215 clients.

GMMAP

Citizens Advice Halton delivered debt advice to 123 people across Wirral residents through the GMMAP project.

Organisation

During the year, we were open to the public for 14,227 hours.

45 volunteers have given 8,064 hours of their time towards helping people with their advice issues.

During the year, three trustees left due to personal commitments – Kunal Kansara, Graham McLean and Andy Stocker.

The Board supported the management team in taking action to ensure contracts were delivered and funding secured. We secured funding from Wirral Council for the Ask Us Wirral service and SSMTR advice service. We also secured funding from Wirral Foodbank, Wirral St Johns Hospice and Macmillan to provide more advice. We secured funding from DWP via national Citizens Advice to continue to deliver the Help to Claim service. Funding was also secured from Healthier West Wirral primary Care Network, and Arno Primary Care Network and North Coast Alliance Primary Care Network to delivering more social prescribing.

We raised funds to complement the services we deliver which, with donations from clients, staff and volunteers and the community, totalled £4,896.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2024

Financial review

As at 31st March 2024 the charity's funds were; restricted funds balance of £nil (2023: £nil), unrestricted funds £720,387 (2023: £624,505) and designated funds of £30,000 (2023: £30,000). The statement of financial activities shows an overall surplus for the period of £95,880 compared with a surplus of £7,307 in 2023.

Total income for the year was £2,819,218 (2023: £2,471,816). Our main funder was Wirral Council and NHS Cheshire and Mersey proving £1,606,992 (2023: £1,510,099). These funds form the basis of the generalist and specialist services offered to the client group

The second main funder of the organisation was the Primary Care Network which provided total funds for the year of £490,356 (2023: £477,971) to fund Social Prescribing Link Workers in Primary Care networks.

The third largest income source was for the Universal Credit Scheme of £136,387 (2023: £130,933), funded by the Department of Work and Pensions

The fourth largest income source was for the Wirral Foodbank Plus Project of £127,967 (2023: £93,662), funded by Wirral Foodbank.

A requirement of Wirral Citizens Advice Bureau Limited is to endeavour to maintain sufficient financial reserves in each financial year to meet any reasonable foreseeable contingency. The board believes that there is a strong business case to set aside an amount in its reserves to ensure that it can meet all winding up costs in the event that the organisation was required to close and this is also a requirement of the Charity Commission.

The last financial year saw the charity record an increase to reserves. We review our Reserves Policy on an annual basis and recognise the need to continue to maintain reserves to meet our legal liabilities under the leases for the premises, from which we deliver our services.

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 maintained. Ideally the board would like to be able to call on between 3 and 6 months' normal operating expenditure in the event of the organisation losing their largest contracts. Under its Articles of Association, the organisation has the power to invest monies not immediately required in or upon such investments or other assets as the Trustee Board shall in its discretion think fit and subject nevertheless to such conditions and consents as may be imposed or required by law.

Of the total unrestricted funds held at the year-end of £720,387, which excludes the designated fund, free reserves amounted to £419,227. Free reserves are calculated based on the freely expendable funds of the charity less a provision for potential redundancy costs and three months average operating costs. The trustees are satisfied that the free reserves at 31 March 2024 are sufficient to cover the charity's reserves target.

Designated funds amounting to £30,000 have been set aside as at 31 March 2024 towards building maintenance and relocation costs.

Risks

Citizens Advice Wirral has a risk register which is continuously reviewed and monitored by the Chief Executive Officer and the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems or action plans put in place to manage those risks.

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 company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2024

Structure, Governance and Management Governing document

Wirral Citizens Advice Bureau Ltd is a registered charity and company limited by guarantee. The charity is also known and referred to as Citizens Advice Wirral. The charitable company is governed by its Memorandum and Articles of Association, as amended by special resolutions dated 3rd July 2007 and 2nd April 2013 and 6th September 2016 and 28th September 2022. The company has no share capital, being a company limited by guarantee. Under clause 5 of its Memorandum of Association the liability of the members is limited to £10 in the event of it being wound up. The charity was formed as a company limited by guarantee on 29 December 2004 to continue the services initiated in 1939 by Wallasey and Birkenhead Citizens Advice Bureaux and in later years by Heswall, New Ferry (Bebington) and West Kirby Citizens Advice Bureaux. The charity commenced operations on 1 October 2005 at which date the assets and liabilities of Bebington CAB, Birkenhead CAB, Heswall CAB, Wallasey CAB and West Kirby CAB were merged into the new entity.

The Trustees adopted a Memorandum of Understanding which is supplemental to the provisions of the Memorandum and Articles of Association. This provides for the planned retirement of Trustees, by limiting the maximum number of three-year terms of office to 2. The Chair, Vice-Chair and Treasurer, may all serve for a maximum of 6 years in addition to the 2 three-year terms as a Trustee. This model takes into account the need for progressive refreshing of the Board, however on occasion trustees may be asked to serve for more than 6 years (or 9 years if they were a Chair, Vice-Chair or Treasurer) to ensure stability and continuity of the Board. Their re-appointment is subject to rigorous review and approval by the Board.

The Board reviews and evaluates its performance, by carrying out a comprehensive appraisal which includes individual interviews with all Board members and the Chief Executive, and then the Chair of the Trustees prepares a report for consideration by the Board.

WIRRAL CITIZENS ADVICE BUREAU LIMITED COMPANY LIMITED BY GUARANTEE TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2024

The trustees, who are also the directors for the purpose of company law, and who served during the year were:

Mr A Ellis

Mr J Rowson - Chair

Mr K Greaney - Vice Chair

Dr W McLean

(Resigned 31 July 2023)

Ms M Murphy

Dr K Kansara

(Resigned 28 April 2023)

Ms L Melkowski

Ms M Foster

Ms K Joynson

Ms J Hunter - Treasurer

Ms I McDougall

Mr A Stocker

(Resigned 12 February 2024)

Mr J Sullivan

Recruitment and Appointment of Trustees

Trustees, who are also Directors of the Company, are appointed from the local community and the appointments are sanctioned by the whole Board. A trustee selection team vets applications and interviews candidates, before recommending appointments to the Board. A separate process agreed by the Board is followed for the election of the Chair, Vice-chair and Treasurer. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

It is the Chair's responsibility to ensure that all trustees understand their role and responsibilities.

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £10 in the event of a winding up.

If a new trustee is a nominated representative of another organisation, the Chair will ensure that the trustee understands that they must act solely in the best interests of the Wirral Citizens Advice Bureau and that they, not the organisation they are representing, are liable for board decisions.

Organisational Structure

Wirral Citizens Advice Bureau Limited is governed by a Trustee Board which:

- sets the policy of the charity;
- determines corporate strategy;
- sets key strategic objectives and
- makes major decisions about the use of finances.

The Trustees have ultimate responsibility for the conduct of Wirral Citizens Advice Bureau Limited and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet every two months and delegate the day-to-day operation of the organisation to the Chief Executive Officer and the Management team. The Trustee Board is independent from management. A register of members is maintained at the registered office, and is available to the public.

Induction of Trustees

Citizens Advice membership requirements specify that all members of the trustee board should be inducted and trained in a timely fashion, and understand their responsibilities. Citizens Advice provides induction materials for new trustees, as well as skills analysis tests for trustees to identify any personal training needs. All trustees have access to the Trustee Board information drive which brings together policies, guidance, tools and standard documents for their use.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2024

Related Parties

The charity is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Strategic and operational policies are independently determined by the Trustee Board of Wirral Citizens Advice Bureau Limited in order to fulfil its charitable objectives and comply with the national membership requirements.

The charity also cooperates and liaises with a number of other advisory services, local charities and statutory services on behalf of clients. Where one of the Trustees holds the position of Trustee/Director of another charity, provided there is no conflict of interest, they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Pay policy

Pay is reviewed on an annual basis by the remuneration panel to ensure grades align to comparative roles across the Community and Voluntary Sector. The panel consists of the Chair, Vice-chair, Treasurer, Trustee HR Lead, Chief Executive Officer, Finance Officer and the Staff representative. The Chief Executive Officer, Finance Officer and Staff Representative absent themselves during meetings when their own position is being discussed. The proposals of the pay panel are then submitted to the Board for consideration and approval.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor are aware of such information.

The trustees' report was approved by the Board of Trustees.

Ms J Hunter - Treasurer

Treasurer

Dated: 25 September 2024

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2024

The trustees, who are also the directors of Wirral Citizens Advice Bureau Limited for the purpose of company law, are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF WIRRAL CITIZENS ADVICE BUREAU LIMITED

Opinion

We have audited the financial statements of Wirral Citizens Advice Bureau Limited (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE TRUSTEES OF WIRRAL CITIZENS ADVICE BUREAU LIMITED**

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

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

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

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

The extent to which our procedures are capable of detecting irregularities, including fraud

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, taxation legislation and data protection, anti-bribery, employment and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE TRUSTEES OF WIRRAL CITIZENS ADVICE BUREAU LIMITED**

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting of documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

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

**Louise Casey ACA (Senior Statutory Auditor)
for and on behalf of Mitchell Charlesworth (Audit) Limited**

14 October 2024

**Chartered Accountants
Statutory Auditor**

Suite 5.1
Tempest
12 Tithebarn Street
Liverpool
L2 2DT

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2024

Current financial year

		Unrestricted funds general 2024 £	Unrestricted funds designated 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
	Notes					
<u>Income and endowments from:</u>						
Donations and legacies	3	3,709	-	-	3,709	7,221
Charitable activities	4	1,813,968	-	985,802	2,799,770	2,457,327
Other trading activities	5	1,187	-	-	1,187	1,073
Investments	6	2,328	-	-	2,328	1,135
Other income	7	12,224	-	-	12,224	5,060
Total income		1,833,416	-	985,802	2,819,218	2,471,816
<u>Expenditure on:</u>						
Charitable activities	8	1,677,820	-	1,013,676	2,691,496	2,416,597
Other	9	31,842	-	-	31,842	47,912
Total resources expended		1,709,662	-	1,013,676	2,723,338	2,464,509
Net income/ (expenditure) for the year		123,754	-	(27,874)	95,880	7,307
Transfers between funds		(27,874)	-	27,874	-	-
Net movement in funds		95,880	-	-	95,880	7,307
Fund balances at 1 April 2023		624,507	30,000	-	654,507	647,198
Fund balances at 31 March 2024		720,387	30,000	-	750,387	654,505

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2024

Prior financial year

		Unrestricted funds general 2023 £	Unrestricted funds designated 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes				
<u>Income and endowments from:</u>					
Donations and legacies	3	7,221	-	-	7,221
Charitable activities	4	1,682,384	-	774,943	2,457,327
Other trading activities	5	1,073	-	-	1,073
Investments	6	1,135	-	-	1,135
Other income	7	5,060	-	-	5,060
Total income		1,696,873	-	774,943	2,471,816
<u>Expenditure on:</u>					
Charitable activities	8	1,611,393	-	805,204	2,416,597
Other	9	47,912	-	-	47,912
Total resources expended		1,659,305	-	805,204	2,464,509
Net income/ (expenditure) for the year		37,568	-	(30,261)	7,307
Transfers between funds		(30,261)	-	30,261	-
Net movement in funds		7,307	-	-	7,307
Fund balances at 1 April 2022		617,198	30,000	-	647,198
Fund balances at 31 March 2023		624,505	30,000	-	654,505

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
BALANCE SHEET
AS AT 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Fixed assets					
Tangible assets	15		-		325
Current assets					
Debtors	17	58,353		105,861	
Cash at bank and in hand		888,667		836,680	
		947,020		942,541	
Creditors: amounts falling due within one year	18	(195,905)		(283,524)	
Net current assets			751,115		659,017
Total assets less current liabilities			751,115		659,342
Provisions for liabilities	20		(728)		(4,837)
Net assets			750,387		654,505
Funds of the charity					
<u>Unrestricted funds</u>					
Designated funds	23	30,000		30,000	
General unrestricted funds		720,387		624,505	
			750,387		654,505
			750,387		654,505

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

The accounts were approved by the Trustees on 25 September 2024

Ms J Hunter - Treasurer

Company Registration No. 05322034

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	£	2023 £	£
Cash flows from operating activities					
Cash generated from operations	28		49,659		227,334
Investing activities					
Investment income received		2,328		1,135	
Net cash generated from investing activities			2,328		1,135
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			51,987		228,469
Cash and cash equivalents at beginning of year			836,680		608,211
Cash and cash equivalents at end of year			888,667		836,680

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Charity information

Wirral Citizens Advice Bureau Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Haymarket Court, Conway Street, Birkenhead, CH41 5HS.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared on the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

1.3 Charitable funds

Unrestricted funds are available to use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

Designated funds comprise funds which have been set aside at the discretion of the Trustees for specific purposes. The purpose and uses of the designated funds are set out in the notes to the accounts.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

The charity 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.

Grants made to finance the activities of the bureau are credited to the statement of the financial activity in the period to which they relate.

Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

Investment income, donations and legacies are included in the statement of the financial activity on receipt.

1.5 Expenditure

All expenditure is accounted for on an accruals basis. All expenditure directly related to the provision of advice services is included within charitable expenditure. Other costs incurred have been allocated between charitable activities, support costs and governance costs as appropriate.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold land and buildings	2% straight line
Computer equipment	25% straight line
Fixtures, fittings & equipment	15% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Items are capitalised if their value is over £2,000.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. Recovery is made of tax deducted from qualifying income and from receipts under Gift Aid.

The charity is also able to partially recover Value Added Tax. Expenditure that is not recoverable by the charity is recorded in the accounts inclusive of VAT.

1.12 Pension

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the statement of financial activity in the period in which they are incurred.

The charity contributes to The Pensions Trust SCVO Final Salary Pension Scheme (the "Scheme") in respect of the former employees of Wallasey Citizens Advice Bureau. The Scheme is a multi employer defined benefit scheme. The Scheme is funded and is contracted out of the state scheme. This Scheme closed on 31 March 2010 but the charity makes deficit contributions.

From 1 November 2014 the organisation's work place pension scheme is provided by NEST.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

The following were considered to be critical accounting estimates that have been applied during the preparation of these financial statements:

Deferred income

Any contract income received is time apportioned according to the length of the contract.

Defined benefit pension provision

The provision is accounted for as defined contribution scheme as sufficient info has not been made available by the scheme actuary to account for as a defined benefit scheme in full. The provision is calculated as the total net deficit payments due, in accordance with the payment schedules provided by the scheme and discounted to the net present value, where material.

3 Donations and legacies

	Unrestricted funds general 2024 £	Unrestricted funds general 2023 £
Donations and gifts	3,709	1,721
Legacies receivable	-	5,500
	<u>3,709</u>	<u>7,221</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

4 Charitable activities

	Social Prescribing Scheme 2024 £	Advice & Primary Care Casework 2024 £	Network 2024 £	Total 2024 £	Social Prescribing Scheme 2023 £	Advice & Casework 2023 £	Primary Care Network 2023 £	Total 2023 £
Services provided under contract	87,080	1,758,317	-	1,845,397	71,550	1,669,874	475,829	2,217,253
Performance related grants	44,528	262,765	490,356	797,649	73,684	164,248	-	237,932
Other income	1,680	155,044	-	156,724	-	-	2,142	2,142
	<u>133,288</u>	<u>2,176,126</u>	<u>490,356</u>	<u>2,799,770</u>	<u>145,234</u>	<u>1,834,122</u>	<u>477,971</u>	<u>2,457,327</u>
Analysis by fund								
Unrestricted funds - general	68,000	1,745,968	-	1,813,968	71,550	1,610,834	-	1,682,384
Restricted funds	65,288	430,158	490,356	985,802	73,684	223,288	477,971	774,943
	<u>133,288</u>	<u>2,176,126</u>	<u>490,356</u>	<u>2,799,770</u>	<u>145,234</u>	<u>1,834,122</u>	<u>477,971</u>	<u>2,457,327</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

5 Other trading activities

	Unrestricted funds general 2024 £	Unrestricted funds general 2023 £
Fundraising events	1,187	1,073

6 Investments

	Unrestricted funds general 2024 £	Unrestricted funds general 2023 £
Interest receivable	2,328	1,135

7 Other income

	Unrestricted funds general 2024 £	Unrestricted funds general 2023 £
Other income	9,539	4,960
Other grants	2,685	100
	12,224	5,060

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

8 Charitable activities

	Social Prescribing Scheme 2024 £	Advice & Casework 2024 £	Primary Care Network 2024 £	Total 2024 £	Social Prescribing Scheme 2023 £	Advice & Casework 2023 £	Primary Care Network 2023 £	Total 2023 £
Staff costs	83,197	1,525,438	416,950	2,025,585	100,465	1,256,522	416,560	1,773,547
Premises costs	-	-	-	-	225	-	100	325
Office expenses	354	7,236	961	8,551	2,442	13,072	1,454	16,968
Staff and volunteer costs	610	4,175	974	5,759	482	4,593	1,585	6,660
Partner payments	-	126,074	-	126,074	-	126,326	-	126,326
Professional fees	20,000	-	-	20,000	-	-	-	-
Publicity & promotion	-	14,376	-	14,376	-	2,950	-	2,950
Legal & Professional	-	-	-	-	4,205	-	-	4,205
Sundry expenses	4,433	-	3,859	8,292	916	-	7,933	8,849
	<u>108,594</u>	<u>1,677,299</u>	<u>422,744</u>	<u>2,208,637</u>	<u>108,735</u>	<u>1,403,463</u>	<u>427,632</u>	<u>1,939,830</u>
Share of support costs (see note 10)	39,261	366,135	67,061	472,457	42,205	341,387	55,913	439,505
Share of governance costs (see note 10)	496	9,063	843	10,402	2,487	31,773	3,002	37,262
	<u>148,351</u>	<u>2,052,497</u>	<u>490,648</u>	<u>2,691,496</u>	<u>153,427</u>	<u>1,776,623</u>	<u>486,547</u>	<u>2,416,597</u>
Analysis by fund								
Unrestricted funds - general	67,999	1,609,821	-	1,677,820	74,105	1,537,288	-	1,611,393
Restricted funds	80,352	442,676	490,648	1,013,676	79,322	239,335	486,547	805,204
	<u>148,351</u>	<u>2,052,497</u>	<u>490,648</u>	<u>2,691,496</u>	<u>153,427</u>	<u>1,776,623</u>	<u>486,547</u>	<u>2,416,597</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

9 Other

	Unrestricted funds general 2024	Unrestricted funds general 2023
Other salary costs	31,842	47,912
	<u>31,842</u>	<u>47,912</u>

10 Support costs

	Support costs £	Governance costs £	2024 Support costs £	Governance costs £	2023 £
Staff costs	311,781	-	311,781	270,870	270,870
Depreciation	325	-	325	2,343	2,343
Premises costs	44,825	-	44,825	39,832	39,832
Office costs	72,914	-	72,914	80,509	80,509
Staff and volunteer costs	28,549	-	28,549	30,422	30,422
Other costs	14,063	-	14,063	15,527	15,527
Audit fees	-	4,510	4,510	-	4,200
Accountancy	-	1,490	1,490	-	1,695
Legal and professional	-	13	13	-	26,708
Other	-	-	-	-	12
Insurance	-	4,389	4,389	-	4,648
	<u>472,457</u>	<u>10,402</u>	<u>482,859</u>	<u>439,503</u>	<u>476,766</u>
Analysed between					
Charitable activities	<u>472,457</u>	<u>10,402</u>	<u>482,859</u>	<u>439,505</u>	<u>476,767</u>

Indirect central costs are calculated on the amount of resource given to each project using the percentage staff and volunteer time per project ratio(calculated on the salaries allocation).

11 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year. No trustees were reimbursed for travel expenses during the year. (2023: no remuneration and no trustees were reimbursed for travel expenses).

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

12 Auditor's remuneration

Fees payable to the charity's auditor and associates:	2024	2023
	£	£
Audit of the charity's annual accounts	4,510	4,200
Non-audit services		
All other non-audit services	1,490	1,695

13 Employees

The average monthly number of employees during the year was:

	2024	2023
	Number	Number
Management	9	8
Primary Care Network	17	17
Better off Support project	4	3
Universal Credit Scheme	6	5
Beechwood, Ballantyne and Bidston project	1	1
Ask Us Wirral	47	44
Henry Smith Benefits	2	2
Food Bank	4	3
Social Prescribing Scheme	4	5
Macmillan Cancer Support	2	-
Help through Hardship Project	2	-
Aftercare project	2	2
Total	100	88

Employment costs	2024	2023
	£	£
Wages and salaries	2,062,724	1,847,653
Social security costs	170,821	123,097
Other pension costs	103,821	73,667
	2,337,366	2,044,417

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2024	2023
	Number	Number
£60,001 to £70,000	1	-

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

14 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

15 Tangible fixed assets

	Leasehold land and buildings £	Computer equipment £	Fixtures, fittings & equipment £	Total £
Cost				
At 1 April 2023	60,131	17,149	4,114	81,394
Disposals	(60,131)	(15,399)	(4,114)	(79,644)
At 31 March 2024	-	1,750	-	1,750
Depreciation and impairment				
At 1 April 2023	60,131	16,824	4,114	81,069
Depreciation charged in the year	-	325	-	325
Eliminated in respect of disposals	(60,131)	(15,399)	(4,114)	(79,644)
At 31 March 2024	-	1,750	-	1,750
Carrying amount				
At 31 March 2024	-	-	-	-
At 31 March 2023	-	325	-	325

16 Financial instruments

	2024 £	2023 £
Carrying amount of financial assets		
Debt instruments measured at amortised cost	907,763	929,816
Carrying amount of financial liabilities		
Measured at amortised cost	33,104	30,032

17 Debtors

	2024 £	2023 £
Amounts falling due within one year:		
Trade debtors	18,763	92,454
Other debtors	333	682
Prepayments & Accrued income	39,257	12,725
	58,353	105,861

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

18 Creditors: amounts falling due within one year

	Notes	2024 £	2023 £
Other taxation and social security		121,799	110,470
Deferred income	19	41,002	143,022
Trade creditors		2,223	7,722
Other creditors		24,916	14,382
Accruals		5,965	7,928
		<u>195,905</u>	<u>283,524</u>

19 Deferred income

	2024 £	2023 £
Other deferred income	41,002	143,022
	<u>41,002</u>	<u>143,022</u>

Deferred income is included in the financial statements as follows:

	2024 £	2023 £
Current liabilities	41,002	143,022
	<u>41,002</u>	<u>143,022</u>
	2024 £	2023 £
Total deferred income at 1 April 2023	143,022	37,267
Amounts received in the year	41,002	143,022
Amounts credited to statement of financial activities	(143,022)	(37,267)
	<u>41,002</u>	<u>143,022</u>
Total deferred income at 31 March 2024	<u>41,002</u>	<u>143,022</u>

Deferred income relates to amounts received in advance of entitlement.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

20 Provisions for liabilities

	Notes	2024 £	2023 £
Retirement benefit obligations	21	728	4,837
		<u>728</u>	<u>4,837</u>

The pension deficit represents the total contributions payable by the charity in respect of their share of the deficit on The Pensions Trust SCVO Final Salary Pension Scheme as set out in note 21.

21 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

Defined benefit schemes

The charity also contributes to The Pensions Trust SCVO Final Salary Pension Scheme (the "Scheme"), a multi-employer scheme which provides benefits to some 82 non-associated employers which includes some former employees of the Wallasey Citizens Advice Bureau. The Scheme is funded and is contracted out of the state scheme. This scheme closed on 31 March 2010.

The scheme is a defined benefit scheme in the UK but it is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

21 Retirement benefit schemes

(Continued)

A full actuarial valuation for the scheme was carried out with an effective date of 30 September 2020. This actuarial valuation was certified on 21 December 2021 and showed assets of £153.3m, liabilities of £160.0m and a deficit of £6.7m. To eliminate this funding shortfall, the trustees and the participating employers have agreed that additional contributions will be paid, in combination from all employers, to the scheme as follows:

Deficit contributions

From 1 April 2022 to 31 May 2024:	£1,473,969 per annum (payable monthly and increasing by 3% each year on 1 st April)
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Some employers have agreed concessions (both past and present) with the Trustee and have contributions up to 29 February 2034.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2017. This valuation showed assets of £120.0m, liabilities of £145.9m and a deficit of £25.9m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2019 to 30 September 2026:	£1,404,638 per annum (payable monthly and increasing by 3% each on 1st April)
From 1 April 2019 to 30 September 2027:	£136,701 per annum (payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

At the 31 March 2024 the remaining balance payable to the scheme in respect of agreed deficit payments was £728 (2023: £4,837). This has been recognised as a provision in the charity's balance sheet.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

21 Retirement benefit schemes

(Continued)

Full details of the charity's share of the scheme deficit are shown below:

PRESENT VALUES OF PROVISION

	31 Mar 2024 (£s)	31 Mar 2023 (£s)	31 Mar 2022 (£s)
Present value of provision	728	4,837	8,885

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Period Ending 31 Mar 2024 (£s)	Period Ending 31 Mar 2023 (£s)
Provision at start of period	4,837	8,885
Unwinding of the discount factor (interest expense)	138	154
Deficit contribution paid	(4,247)	(4,123)
Remeasurements - impact of any change in assumptions	-	(79)
Remeasurements - amendments to the contribution schedule	-	-
Provision at end of period	728	4,837

INCOME AND EXPENDITURE IMPACT

	Period Ending 31 Mar 2024 (£s)	Period Ending 31 Mar 2023 (£s)
Interest expense	138	154
Remeasurements – impact of any change in assumptions	-	(79)
Remeasurements – amendments to the contribution schedule	-	-
Contributions paid in respect of future service	-	-
Costs recognised in income and expenditure account	-	-

ASSUMPTIONS

	31 March 2024 % per annum	31 March 2023 % per annum	31 March 2022 % per annum
Rate of discount	4.90	5.40	2.30

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

21 Retirement benefit schemes

(Continued)

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

DEFICIT CONTRIBUTIONS SCHEDULE

Year ending	31 March 2024 (£s)	31 March 2023 (£s)	31 March 2022 (£s)
Year 1	729	4,247	4,123
Year 2	-	729	4,247
Year 3	-	-	729
Year 4	-	-	-
Year 5	-	-	-
Year 6	-	-	-
Year 7	-	-	-
Year 8	-	-	-
Year 9	-	-	-
Year 10	-	-	-
Year 11	-	-	-
Year 12	-	-	-
Year 13	-	-	-
Year 14	-	-	-
Year 15	-	-	-
Year 16	-	-	-
Year 17	-	-	-
Year 18	-	-	-
Year 19	-	-	-
Year 20	-	-	-

The company has recognised a provision equal to the value set out above under the deficit recovery agreement and the resulting expense has been recognised in the statement of financial activity.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

22 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds				Balance at 31 March 2024
	Balance at 1 April 2022	Income	Expenditure	Transfers	Balance at 1 April 2023	Income	Expenditure	Transfers	
	£	£	£	£	£	£	£	£	£
Long Covid Project	-	28,620	(28,620)	-	-	19,080	(19,080)	-	-
Ministry of Justice	-	45,064	(50,703)	5,639	-	46,208	(61,274)	15,066	-
Better off support financial capability project	-	11,465	(11,465)	-	-	118,169	(118,169)	-	-
Aftercare project	-	8,332	(8,332)	-	-	54,414	(54,414)	-	-
Macmillan Cancer Support	-	-	-	-	-	31,518	(31,518)	-	-
Help through Hardship Project	-	-	-	-	-	51,360	(51,360)	-	-
Universal Credit Scheme	-	130,933	(146,980)	16,047	-	136,387	(148,904)	12,517	-
Primary Care Network	-	477,971	(486,546)	8,575	-	490,356	(490,647)	291	-
Beechwood, Ballatyne & Bidston	-	13,518	(13,518)	-	-	13,518	(13,518)	-	-
Henry Smith Benefits and Debt Project	-	59,040	(59,040)	-	-	24,792	(24,792)	-	-
	-	774,943	(805,204)	30,261	-	985,802	(1,013,676)	27,874	-

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

22 Restricted funds

(Continued)

Long Covid Project - Funding was received by Wirral Community Health and Care Trust to support clients suffering from long covid.

Ministry of Justice - Funding received from the Ministry of Justice to support the delivery of the Social Prescribing Hub at Victoria Central Hospital.

Better off Support financial capability project - Funding supports clients to become more financially resilient.

Aftercare project - Funding received by GambleAware to support people who have recovered from harmful gambling.

Universal Credit Scheme - Funding received from DWP via Citizens Advice to support people in Wirral to make Universal Credit Claims.

Primary Care Network - funded Social Prescribing Link Workers in Primary Care networks, working with GP patients to write an action plan to address social (non medical) issues as a result of isolation, loneliness or poor health and wellbeing.

Beechwood, Ballatyne and Bidston - Funding from the National Lottery Community Big Local Fund to provide financial advice to residents in the Beechwood, Ballantyne and Bidston Village areas in Wirral.

Henry Smith Benefits Debt project - Funding from Henry Smith Charity to provide benefits and debt advice to people in Wirral.

The Charity supports any shortfall of funding on these programmes from reserves to ensure continuity of service.

Help Through Hardship Project - The Help through Hardship local is a partnership between Citizens Advice Wirral, Wirral foodbank, and Wirral Mind. The service supports people experiencing both mental health problems and financial hardship to address issues leading to them having money problems. It is funded by national Mind via Wirral Mind.

Macmillan Cancer Support - The Macmillian Advice project delivers advice to anyone in Wirral who has a cancer diagnosis. The advisers provide financial advice and supports clients to access other support for wider issues such as housing and relationship issues. It is funded by the national charity Macmillian.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

23 Designated funds

	Movement in funds				Movement in funds			
	Balance at 1 April 2022	Income	Expenditure	Transfers	Balance at 1 April 2023	Income	Expenditure	Transfers
	£	£	£	£	£	£	£	£
Building maintenance	30,000	-	-	-	30,000	-	-	-
	<u>30,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>30,000</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>30,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>30,000</u>	<u>-</u>	<u>-</u>	<u>-</u>

Designated funds amounting to £30,000 have been set aside as at 31 March 2024 towards building maintenance costs.

24 Analysis of net assets between funds

	Unrestricted 2024 £	Designated 2024 £	Restricted 2024 £	Total Unrestricted 2024 £	Designated 2023 £	Restricted 2023 £	Total 2023 £
Fund balances at 31 March 2024 are represented by:							
Tangible assets	-	-	-	-	325	-	325
Current assets/(liabilities)	721,115	30,000	-	751,115	629,017	30,000	659,017
Provisions and pensions	(728)	-	-	(728)	(4,837)	-	(4,837)
	<u>720,387</u>	<u>30,000</u>	<u>-</u>	<u>750,387</u>	<u>624,505</u>	<u>30,000</u>	<u>654,505</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

25 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2024	2023
	£	£
Within one year	26,985	22,000
Between two and five years	88,000	88,000
In over five years	45,375	85,250
	<u>160,360</u>	<u>195,250</u>

26 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2024	2023
	£	£
Aggregate compensation	<u>256,182</u>	<u>195,132</u>

There were no other related party transactions.

No guarantees have been given or received.

27 Analysis of changes in net funds

The charity had no debt during the year.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2024

28	Cash generated from operations	2024	2023
		£	£
	Surplus for the year	95,880	7,307
	Adjustments for:		
	Investment income recognised in statement of financial activities	(2,328)	(1,135)
	Depreciation and impairment of tangible fixed assets	325	2,348
	Movement on pension provision	(4,107)	(4,048)
	Movements in working capital:		
	Decrease in debtors	47,508	63,587
	Increase in creditors	14,401	53,520
	(Decrease)/increase in deferred income	(102,020)	105,755
	Cash generated from operations	49,659	227,334
	Difference	177,675	(346,525)
	Per cash flow statement page	227,334	(119,191)
29	Company limited by guarantee		

Wirral Citizens Advice Bureau Limited is incorporated under the Companies Act as a company limited by guarantee. The liability of the members is limited to £10.

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WIRRAL CITIZENS ADVICE BUREAU LIMITED

England & Wales - Charity number 1109156

Accounts

Charity registration number 1109156

Company registration number 05322034 (England and Wales)

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

WIRRAL CITIZENS ADVICE BUREAU LIMITED

COMPANY LIMITED BY GUARANTEE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr A Ellis Mr J Rowson - Chair Mr K Greaney - Vice Chair (from 1st February 2023) Ms M Murphy Ms L Melkowski Ms M Foster Ms K Joynson Ms J Hunter - Treasurer Ms I McDougall Mr A Stocker Mr J Sullivan	(Appointed 27 July 2022) (Appointed 27 July 2022) (Appointed 27 July 2022) (Appointed 27 July 2022) (Appointed 27 July 2022) (Appointed 27 July 2022) (Appointed 27 July 2022) (Appointed 27 March 2023)
Chief Executive	Ms C Johnson-Eyre	
Charity number	1109156	
Company number	05322034	
Registered office	Haymarket Court Conway Street Birkenhead CH41 5HS	
Auditor	BWM Suite 5.1 12 Tithebarn Street Liverpool L2 2DT	
Bankers	CAF Bank 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ	

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**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2023**

The trustees present their report and financial statements for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2019)

Chair's Report

During 2022-23 Citizens Advice Wirral (operating name for Wirral Citizens Advice Bureau Limited) has continued to deliver excellent advice and social prescribing services.

We delivered free, independent, impartial information, advice and social prescribing to 114,337 service users. Demand for our services increased, we have seen more people in work needing advice, as they struggle with the Cost of Living Crisis.

The year has been a busy one, due to the increased demand caused by the Cost of Living crisis, delivering more outreach as we settled back following the Covid pandemic, and we completed our first full year in our new Head Office, Haymarket Court.

We have improved people's lives by helping them deal with problems they face and have supported many clients through crises such as not having food or fuel, potential homelessness, unmanageable debts or unemployment. Our support has resulted in many clients achieving better mental and physical health, as well as improved finances, benefiting them and their families.

Key achievements included reaching more clients in the most deprived areas of the Wirral through outreach work, setting up and opening a multi-agency Wellbeing Hub, moving to our new Head Office and supporting even more clients through digital and face-to-face services. We continue to help people from underrepresented groups through existing and new partnership working.

We continued to work with a range of partners, including Age UK Wirral, Wirral Mencap, Wirral Change, Wirral MIND, Change, Grow, Live, Wirral Council, Ministry of Justice, Wirral Community Health and Care Trust, Cheshire and Mersey NHS, Arrowe Park Hospital, Wirral Foodbank, Cheshire and Wirral Partnership, the Fuelbank Foundation, Energy Projects Plus and the other Liverpool City Region Citizens Advice local organisations. In addition, we developed several new relationships during the year, including with the Cheshire Citizens Advice local organisations, the Women's Organisation and Beacon Counselling Trust.

We wouldn't have been able to provide our services without our key funders: Wirral Council, NHS Cheshire and Mersey, the National Lottery Community Fund, Henry Smith Fund, DWP (via National Citizens Advice), Cheshire and Wirral Partnership, Wirral Foodbank, Wirral Hospice St John, Healthier West Wirral, Moreton and Meols Primary Care Network, North Coast Alliance, Wallasey Wellbeing and Arno Primary Care Alliance, Wirral Community Health and Care Trust, the Ministry of Justice, Liverpool City Region Combined Authority (via the Women's Organisation) and GambleAware. I want to thank all of them for their support over the past year.

Our staff and volunteers always go over and above to provide the best possible support for our clients and deliver excellent services. The Trustee Board would like to thank them for their hard work and dedication.

John Rowson, Chair of the Board of Trustees

For more information about our services, please go to www.citizensadvicewirral.org.uk

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2023

Objectives and activities

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the Wirral and surrounding areas.

The charity aims to provide free, confidential, impartial and independent information, advice and social prescribing services, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

The organisation is overseen by a Board of Directors who work on a voluntary basis. The Board is known as the Trustee Board. The Trustee Board exercises overall responsibility for the strategic direction, organisational policy and planning, finance and decision making. The operational management of the charity is undertaken by the Chief Executive Officer and the Management Team

Accounts are updated by the Office Manager and are then collated by the Finance Officer. The Treasurer and Chief Executive Officer are responsible for monitoring the work and ensuring that internal procedures are adhered to. During 2022/23, accounts were presented on a monthly basis and reported to the Board every other month. Citizens Advice Wirral operates financial control systems that were reviewed during the financial year.

Aim

Citizens Advice Wirral provides free, independent, confidential and impartial information, advice and social prescribing. It values diversity, promotes equality and inclusion and challenges discrimination.

Vision

Citizens Advice Wirral's vision statement is, 'Impartial advice that changes lives'.

Values

Our values shape how we as an organisation operate, how we are managed, how we make decisions and how our people perform. These values apply to all areas of our advice giving, research and campaign work, how we challenge discrimination and champion equality but also how we work with each other across all roles.

1. Open and honest
2. Professional
3. Empowering
4. Non-judgmental
5. Approachable

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2023

Objectives

We have 5 key strategic objectives -

Improving lives in Wirral		
1.To provide good quality information, advice and casework and social prescribing services to our clients: •Continue to deliver services effectively, adapting them and growing them where possible to meet rising demand •To improve Wirral residents mental health and wellbeing and support them to be more financially resilient •To provide the right environment for our services, and make best use of digital tools and approaches. •Empower Wirral residents to self-help or address problems before they become serious issues	2. To campaign to change policy and procedure: •Campaign on the design and delivery of services, support and benefits that lead to issues for Wirral residents •Carry out campaigns that promote equality, challenges discrimination and influences locally and nationally	3. To provide services and ensure efficiencies through partnerships working •To maintain and strengthen local, regional and national partnerships. •Build strategic alliances to improve our impact •Work closely with partners to extend reach into communities to those who need information, advice and social prescribing

Strengthen Citizens Advice Wirral	
4. To consolidate, adapt services or seek opportunities to grow to ensure future sustainability and meet increasing demand: •Map opportunities for funding, explore where gaps are and what other organisations provide and anticipate the changing need in local communities to ensure future sustainability •Maintain our diverse funding base •Adapt delivery of services as needed to meet changing demand and respond to funding availability	5.To strengthen our capabilities, we will: •Recruit and retain the staff and volunteers we need •Continue to implement our EDI action plan to take forward our EDI charter •Succession plan for the honorary officer roles and continue to develop the board's overall capability

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2023**

Activities, Achievements and Performance

We have delivered 18 services in 2022/23. Our services deliver free, confidential, impartial advice and social prescribing services, helping our clients find a way forward with whatever problems they are facing.

The Ask Us Wirral Service (Information and Advice contract)

The Ask Us Wirral Service on behalf of Wirral Borough Council and NHS Cheshire and Mersey.

The service provides information and advice by email, by phone, by video and in person. It is delivered in partnership with Age UK Wirral, Wirral Change, Wirral Mencap and Wirral MIND. Clients contact the service our by phone or email or through a partner referral. The client is then assessed and immediately provided with information and emergencies dealt. If further advice or specialist advice such as benefits, housing or debt is needed then an appointment is booked for them. We provide intensive support to those people who need it including people who have a mental health issue, adults with learning disabilities, older people and people for whom English isn't their first language.

Appointments are available by phone or in person at a variety of outreach locations.

During 2022/23, we provided 103,516 people with information and advice under this contract.

Wirral Foodbank Plus Project

Wirral Foodbank Plus project is funded by Wirral Foodbank. This project helps people with the issues they face that lead them to need an emergency food parcel. The project helps clients to resolve practical issues and maximise their income, reduce their debts, and solve housing problems and other issues.

During 2022/23 1806 people were supported.

Social Prescribing for five Primary Care Networks

The project's clients are patients receiving secondary mental health care support from CWP. The project support the clients to create a personal action plan that helps them overcome practical issues and improve their wellbeing.

For Healthier West Wirral PCN we supported 1751 patients, for Moreton and Meols PCN we supported 391 patients, for Wallasey Wellbeing we supported 615 patients, for Arno PCN we supported 564 patients and for North Coast Alliance we supported 269 patients.

Social Prescribing for Cheshire and Wirral Partnership (CWP)

Funded by CWP.

The project's clients are secondary mental health patients from CWP and it supports them to create a personal action plan that helps them overcome practical issues and improve their wellbeing.

The project supported 195 clients.

Long Covid Social Prescribing project

Funded by Wirral Community Health and Care Trust

The project's clients are experiencing Long Covid and it supports them to overcome practical issues and improve their wellbeing.

The project supported 556 clients.

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2023**

Help to Claim

Help to Claim service is funded by the Department for Work and Pensions through Citizens Advice nationally. The service supports clients who are applying for Universal Credit. We support clients through the application process, but also help them with any issues they may face up to their first payment such as access to food and fuel, budgeting and dealing with debts.

The project supported 2961 clients.

Wirral St John's Hospice

This project was funded by Wirral St John's Hospice.

The project supports people receiving care at the Hospice by providing advice on issues they are facing, mainly benefits advice.

The project supported 113 people.

Beechwood, Ballantyne and Bidston Village advice project

This project is funded by the Lottery Community Big Local Fund and supported 153 people.

Henry Smith Benefits and Debt project

This project is funded by the Henry Smith Charity and supports vulnerable clients who have financial problems.

Better Off support financial capability project

This project is funded by the UK Shared Prosperity Fund (via The Women's Organisation) and supports clients to become more financially resilient.

The project started in February 2023 and supported 32 people.

Adder advice and social prescribing project

This project is funded by Wirral Council and supported vulnerable clients with a drug or alcohol addictions.

We provided advice and social prescribing to 208 clients.

COMF advice project

This project was funded by Wirral Council and supports people who are impacted by the Cost of Living crisis, with advice, casework and financial resilience.

The project supported 768 people.

Aftercare project

The project is funded by GambleAware and supported people who have recovered from harmful gambling and their family and friends.

The project started in February 2023 and has supported 2 people.

Wirral Online Together

The project is funded by Wirral Council (via Age UK Wirral) and supports clients who need help accessing advice by digital means.

The project supported 77 clients.

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2023**

Pensionwise

Citizens Advice Cheshire West continued to deliver the Pensionwise service to Wirral residents aged 50 and over with a defined contribution pension.

416 people across Wirral accessed free, impartial pension guidance and were given help to plan for their future.

GMMAP

Citizens Advice Halton delivered debt advice to 424 people across Wirral residents through the GMMAP project.

Organisation

During the year, we were open to the public for 5216 hours.

42 volunteers gave 10584 hours of their time towards helping people with their advice issues.

During the year, the Board of Trustees welcomed 7 new trustees – Mollie Foster, Janet Hunter, Andy Stocker, Lucy Melkowski, Ije McDougall, Kara Joynson and John Sullivan and one trustee left due to personal commitments – Carole Rothery. Janet Hunter was also appointed as Treasurer.

The Board supported the management team in taking action to ensure contracts were delivered and funding secured. We secured additional funding from Wirral Council for the Ask Us Wirral service including financial capability services (Contain Outbreak Management Fund), Adder and Wirral Foodbank to provide more advice. We also secured funding from DWP via national Citizens Advice to deliver the Help to Claim service and from Healthier West Wirral Primary Care Network, Wallasey Wellbeing Primary Care Network and Arno Primary Care Network and North Coast Alliance Primary Care Network to delivering more social prescribing. We secured funding from the UK Shared Prosperity Funding for the Better Off Support project, funding from St John's Hospice to extend the advice to people receiving palliative care and GambleAware for the Aftercare project

We raised funds to complement the services we deliver which, with donations from clients, staff and volunteers and the community, totalled £8,294.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2023

Financial review

As at 31st March 2023 the charity's funds were; restricted funds balance of £nil (2022: £nil), unrestricted funds £624,505 (2022: £617,194) and designated funds of £30,000. The statement of financial activities shows an overall surplus for the period of £7,307 compared with a surplus of £83,258 in 2022.

Total income for the year was £2,471,816 (2022: £2,163,683). Our main funder was Wirral Council and NHS Cheshire and Mersey proving £1,510,099 (2022: £1,082,694). These funds form the basis of the generalist and specialist services offered to the client group

The second main funder of the organisation was the Primary Care Network which provided total funds for the year of £477,971 (2022: £412,095) to fund Social Prescribing Link Workers in Primary Care networks.

The third largest income source was for the Universal Credit Scheme of £130,933 (2022: £111,306), funded by the Department of Work and Pensions

The fourth largest income source was for the Wirral Foodbank Plus Project of £93,662 (2022: £72,692), funded by Wirral Foodbank.

A requirement of Wirral Citizens Advice Bureau Limited is to endeavour to maintain sufficient financial reserves in each financial year to meet any reasonable foreseeable contingency. The board believes that there is a strong business case to set aside an amount in its reserves to ensure that it can meet all winding up costs in the event that the organisation was required to close and this is also a requirement of the Charity Commission.

The last financial year saw the charity record an increase to reserves. We review our Reserves Policy on an annual basis and recognise the need to continue to maintain reserves to meet our legal liabilities under the leases for the premises, from which we deliver our services.

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 maintained. Ideally the board would like to be able to call on between 3 and 6 months' normal operating expenditure in the event of the organisation losing their largest contracts. Under its Articles of Association, the organisation has the power to invest monies not immediately required in or upon such investments or other assets as the Trustee Board shall in its discretion think fit and subject nevertheless to such conditions and consents as may be imposed or required by law.

Of the total unrestricted funds held at the year-end of £624,505, which excludes the designated fund, free reserves amounted to £373,770. Free reserves are calculated based on the freely expendable funds of the charity less a provision for potential redundancy costs and three months average operating costs. The trustees are satisfied that the free reserves at 31 March 2023 are sufficient to cover the charity's reserves target.

Designated funds amounting to £30,000 have been set aside as at 31 March 2023 towards building maintenance and relocation costs.

Risks

Citizens Advice Wirral has a risk register which is regularly reviewed and monitored by the Chief Executive Officer and the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems or action plans put in place to manage those risks.

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 company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2023

Structure, Governance and Management Governing document

Wirral Citizens Advice Bureau Ltd is a registered charity and company limited by guarantee. The charity is also known and referred to as Citizens Advice Wirral. The charitable company is governed by its Memorandum and Articles of Association, as amended by special resolutions dated 3rd July 2007, 2nd April 2013, 6th September 2016 and 28th September 2022. The company has no share capital, being a company limited by guarantee. Under clause 5 of its Memorandum of Association the liability of the members is limited to £10 in the event of it being wound up. The charity was formed as a company limited by guarantee on 29 December 2004 to continue the services initiated in 1939 by Wallasey and Birkenhead Citizens Advice Bureaux and in later years by Heswall, New Ferry (Bebington) and West Kirby Citizens Advice Bureaux. The charity commenced operations on 1 October 2005.

The Board reviews and evaluates its performance, by carrying out a comprehensive appraisal which includes individual interviews with all Board members and the Chief Executive, and then the Chair of the Trustees prepares a report for consideration by the Board.

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2023**

The trustees, who are also the directors for the purpose of company law, and who served during the year were:

Mr A Ellis

Mr J Rowson - Chair

Mr K Greaney - Vice Chair (from 1st February 2023)

Dr W McLean

(Resigned 31 July 2023)

Ms M Murphy

Ms Carole Rothery

(Resigned 27 July 2022)

Dr K Kansara - Vice Chair (until 31st January 2023)

(Resigned 28 April 2023)

Ms L Melkowski

(Appointed 27 July 2022)

Ms M Foster

(Appointed 27 July 2022)

Ms K Joynson

(Appointed 27 July 2022)

Ms J Hunter - Treasurer

(Appointed 27 July 2022)

Ms I McDougall

(Appointed 27 July 2022)

Mr A Stocker

(Appointed 27 July 2022)

Mr J Sullivan

(Appointed 27 March 2023)

Recruitment and Appointment of Trustees

Trustees, who are also Directors of the Company, are appointed from the local community and appointments are sanctioned by the whole Board. A trustee selection team considers applications and interviews candidates, before recommending appointments to the Board. A separate process agreed by the Board is followed for the election of the Chair, Vice-chair and Treasurer. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

It is the Chair's responsibility to ensure that all trustees understand their role and responsibilities.

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £10 in the event of a winding up.

Organisational Structure

Wirral Citizens Advice Bureau Limited is governed by a Trustee Board which:

- sets the policy of the charity;
- determines corporate strategy;
- sets key strategic objectives and
- makes major decisions about the use of finances.

The Trustees have ultimate responsibility for the conduct of Wirral Citizens Advice Bureau Limited and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet every two months and delegate the day-to-day operation of the organisation to the Chief Executive Officer and the Management team. The Trustee Board is independent from management. A register of members is maintained at the registered office, and is available to the public.

Induction of Trustees

Citizens Advice membership requirements specify that all members of the trustee board should be inducted and trained in a timely fashion, and understand their responsibilities. Citizens Advice provides induction materials for new trustees, as well as skills analysis tests for trustees to identify any personal training needs. All trustees have access to online resources which bring together policies, guidance, tools and standard documents for their use.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2023

Related Parties

The charity is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Strategic and operational policies are independently determined by the Trustee Board of Wirral Citizens Advice Bureau Limited in order to fulfil its charitable objectives and comply with the national membership requirements.

The charity also cooperates and liaises with a number of other advisory services, local charities and statutory services on behalf of clients. Where one of the Trustees holds the position of Trustee/Director of another charity, provided there is no conflict of interest, they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Pay policy

Pay is reviewed on an annual basis by an internal panel to seek to ensure pay comparability with similar roles across the Community and Voluntary Sector. The panel consists of the Chair, Vice-chair, Treasurer, Trustee HR Lead, Chief Executive Officer and the Staff Representative. The Chief Executive Officer and Staff Representative absent themselves during meetings when their own pay is being discussed. The proposals of the pay panel are then submitted to the Board for consideration and approval.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor are aware of such information.

The trustees' report was approved by the Board of Trustees.

.....
Mr J Rowson - Chair

Treasurer

Dated:

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2023

The trustees, who are also the directors of Wirral Citizens Advice Bureau Limited for the purpose of company law, are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF WIRRAL CITIZENS ADVICE BUREAU LIMITED

Opinion

We have audited the financial statements of Wirral Citizens Advice Bureau Limited (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE TRUSTEES OF WIRRAL CITIZENS ADVICE BUREAU LIMITED**

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

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

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

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

The extent to which our procedures are capable of detecting irregularities, including fraud

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, taxation legislation and data protection, anti-bribery, employment and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE TRUSTEES OF WIRRAL CITIZENS ADVICE BUREAU LIMITED**

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting of documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

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

**Louise Casey ACA (Senior Statutory Auditor)
for and on behalf of BWM**

8 November 2023

**Chartered Accountants
Statutory Auditor**

Suite 5.1
12 Tithebarn Street
Liverpool
L2 2DT

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2023

Current financial year

		Unrestricted funds general 2023 £	Unrestricted funds designated 2023 £	Restricted funds 2023 £	Total 2023 £	Total 2022 £
	Notes					
<u>Income and endowments from:</u>						
Donations and legacies	3	7,221	-	-	7,221	12,945
Charitable activities	4	1,682,384	-	774,943	2,457,327	2,143,438
Other trading activities	5	1,073	-	-	1,073	164
Investments	6	1,135	-	-	1,135	190
Other income	7	5,060	-	-	5,060	6,946
Total income		1,696,873	-	774,943	2,471,816	2,163,683
<u>Expenditure on:</u>						
Charitable activities	8	1,611,393	-	805,204	2,416,597	2,071,264
Other	9	47,912	-	-	47,912	9,161
Total resources expended		1,659,305	-	805,204	2,464,509	2,080,425
Net income/ (expenditure) for the year		37,568	-	(30,261)	7,307	83,258
Transfers between funds		(30,261)	-	30,261	-	-
Net movement in funds		7,307	-	-	7,307	83,258
Fund balances at 1 April 2022		617,198	30,000	-	647,198	563,936
Fund balances at 31 March 2023		624,505	30,000	-	654,505	647,194

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2023

Prior financial year

		Unrestricted funds general 2022 £	Unrestricted funds designated 2022 £	Restricted funds 2022 £	Total 2022 £
	Notes				
<u>Income and endowments from:</u>					
Donations and legacies	3	12,945	-	-	12,945
Charitable activities	4	1,243,386	-	900,052	2,143,438
Other trading activities	5	164	-	-	164
Investments	6	190	-	-	190
Other income	7	6,946	-	-	6,946
Total income		1,263,631	-	900,052	2,163,683
<u>Expenditure on:</u>					
Charitable activities	8	1,171,212	-	900,052	2,071,264
Other	9	9,161	-	-	9,161
Total resources expended		1,180,373	-	900,052	2,080,425
Net income/ (expenditure) for the year		83,258	-	-	83,258
Net movement in funds		83,258	-	-	83,258
Fund balances at 1 April 2021		533,936	30,000	-	563,936
Fund balances at 31 March 2022		617,194	30,000	-	647,194

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
BALANCE SHEET
AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	15		325		2,669
Current assets					
Debtors	17	105,861		169,448	
Cash at bank and in hand		836,680		608,211	
		942,541		777,659	
Creditors: amounts falling due within one year	18	(283,524)		(124,249)	
Net current assets			659,017		653,410
Total assets less current liabilities			659,342		656,079
Provisions for liabilities			(4,837)		(8,885)
Net assets			654,505		647,194
Income funds					
<u>Unrestricted funds</u>					
Designated funds	23	30,000		30,000	
General unrestricted funds		624,505		617,194	
			654,505		647,194
			654,505		647,194

The financial statements were approved by the Trustees on

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Ms J Hunter - Treasurer
Trustee

Company registration number 05322034

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	28		227,334		(119,191)
Investing activities					
Purchase of tangible fixed assets		-		(583)	
Investment income received		1,135		190	
Net cash generated from/(used in) investing activities			1,135		(393)
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			228,469		(119,584)
Cash and cash equivalents at beginning of year			608,211		727,795
Cash and cash equivalents at end of year			836,680		608,211

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

Charity information

Wirral Citizens Advice Bureau Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Haymarket Court, Conway Street, Birkenhead, CH41 5HS.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared on the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

1.3 Charitable funds

Unrestricted funds are available to use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

Designated funds comprise funds which have been set aside at the discretion of the Trustees for specific purposes. The purpose and uses of the designated funds are set out in the notes to the accounts.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

The charity 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.

Grants made to finance the activities of the bureau are credited to the statement of the financial activity in the period to which they relate.

Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

Investment income, donations and legacies are included in the statement of the financial activity on receipt.

1.5 Expenditure

All expenditure is accounted for on an accruals basis. All expenditure directly related to the provision of advice services is included within charitable expenditure. Other costs incurred have been allocated between charitable activities, support costs and governance costs as appropriate.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold land and buildings	2% straight line
Computer equipment	25% straight line
Fixtures, fittings & equipment	15% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Items are capitalised if their value is over £2,000.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. Recovery is made of tax deducted from qualifying income and from receipts under Gift Aid.

The charity is also able to partially recover Value Added Tax. Expenditure that is not recoverable by the charity is recorded in the accounts inclusive of VAT.

1.12 Pension

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the statement of financial activity in the period in which they are incurred.

The charity contributes to The Pensions Trust SCVO Final Salary Pension Scheme (the "Scheme") in respect of the former employees of Wallasey Citizens Advice Bureau. The Scheme is a multi employer defined benefit scheme. The Scheme is funded and is contracted out of the state scheme. This Scheme closed on 31 March 2010 but the charity makes deficit contributions.

From 1 November 2014 the organisation's work place pension scheme is provided by NEST.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

3 Donations and legacies

	Unrestricted funds general 2023 £	Unrestricted funds general 2022 £
Donations and gifts	1,721	5,698
Legacies receivable	5,500	7,247
	<u>7,221</u>	<u>12,945</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

4 Charitable activities

	Social Prescribing Scheme	Advice & Casework	Primary Care Network	Total 2023	Total 2022
	2023	2023	2023		
	£	£	£	£	£
Services provided under contract	71,550	1,669,874	475,829	2,217,253	1,826,446
Performance related grants	73,684	164,248	-	237,932	283,292
Other income	-	-	2,142	2,142	33,700
	<u>145,234</u>	<u>1,834,122</u>	<u>477,971</u>	<u>2,457,327</u>	<u>2,143,438</u>
Analysis by fund					
Unrestricted funds - general	71,550	1,610,834	-	1,682,384	1,243,386
Restricted funds	73,684	223,288	477,971	774,943	900,052
	<u>145,234</u>	<u>1,834,122</u>	<u>477,971</u>	<u>2,457,327</u>	<u>2,143,438</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

4 Charitable activities

(Continued)

For the year ended 31 March 2022

	Debt Advisory Services	Social Prescribing Scheme	Advice & Casework	Primary Care Network	Gambling Support Service	Total 2022
	£	£	£	£	£	£
Services provided under contract	195,890	88,000	1,163,961	378,595	-	1,826,446
Performance related grants	-	94,336	181,706	-	7,250	283,292
Other income	200	-	-	33,500	-	33,700
	<u>196,090</u>	<u>182,336</u>	<u>1,345,667</u>	<u>412,095</u>	<u>7,250</u>	<u>2,143,438</u>
Analysis by fund						
Unrestricted funds - general	-	88,000	1,155,386	-	-	1,243,386
Restricted funds	<u>196,090</u>	<u>94,336</u>	<u>190,281</u>	<u>412,095</u>	<u>7,250</u>	<u>900,052</u>
	<u>196,090</u>	<u>182,336</u>	<u>1,345,667</u>	<u>412,095</u>	<u>7,250</u>	<u>2,143,438</u>

5 Other trading activities

	Unrestricted funds general 2023 £	Unrestricted funds general 2022 £
Fundraising events	<u>1,073</u>	<u>164</u>

6 Investments

	Unrestricted funds general 2023 £	Unrestricted funds general 2022 £
Interest receivable	<u>1,135</u>	<u>190</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

7 Other income

	Unrestricted funds general 2023 £	Unrestricted funds general 2022 £
Other income	4,960	6,946
Other grants	100	-
	<u>5,060</u>	<u>6,946</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

8 Charitable activities

	Social Prescribing Scheme 2023 £	Advice & Casework 2023 £	Primary Care Network 2023 £	Total 2023 £	Total 2022 £
Staff costs	100,465	1,256,522	416,560	1,773,547	1,537,840
Premises costs	225	-	100	325	-
Office expenses	2,442	13,072	1,454	16,968	8,521
Staff and volunteer costs	482	4,593	1,585	6,660	15,018
Partner payments	-	126,326	-	126,326	109,212
Publicity & promotion	-	2,950	-	2,950	135
Translation & equipment aids	-	-	-	-	106
Legal & Professional	4,205	-	-	4,205	-
Sundry expenses	916	-	7,933	8,849	5,920
	<u>108,735</u>	<u>1,403,463</u>	<u>427,632</u>	<u>1,939,830</u>	<u>1,676,752</u>
Share of support costs (see note 10)	42,205	341,387	55,913	439,505	385,237
Share of governance costs (see note 10)	2,487	31,773	3,002	37,262	9,275
	<u>153,427</u>	<u>1,776,623</u>	<u>486,547</u>	<u>2,416,597</u>	<u>2,071,264</u>
Analysis by fund					
Unrestricted funds - general	74,105	1,537,288	-	1,611,393	1,171,212
Restricted funds	79,322	239,335	486,547	805,204	900,052
	<u>153,427</u>	<u>1,776,623</u>	<u>486,547</u>	<u>2,416,597</u>	<u>2,071,264</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

8 Charitable activities

(Continued)

For the year ended 31 March 2022

	Debt Advisory Services £	Social Prescribing Scheme £	Advice & Casework £	Primary Care Network £	Gambling Support Service £	Total 2022 £
Staff costs	141,263	95,197	966,380	329,202	5,798	1,537,840
Office expenses	1,153	3,369	3,418	581	-	8,521
Staff and volunteer costs	1,059	5,461	5,602	2,896	-	15,018
Partner payments	-	5,083	104,129	-	-	109,212
Publicity & promotion	-	-	-	135	-	135
Translation & equipment aids	-	-	106	-	-	106
Sundry expenses	200	423	1,275	4,022	-	5,920
	<u>143,675</u>	<u>109,533</u>	<u>1,080,910</u>	<u>336,836</u>	<u>5,798</u>	<u>1,676,752</u>
Share of support costs (see note 10)	51,675	72,096	186,116	73,926	1,424	385,237
Share of governance costs (see note 10)	740	707	6,468	1,331	29	9,275
	<u>196,090</u>	<u>182,336</u>	<u>1,273,494</u>	<u>412,093</u>	<u>7,251</u>	<u>2,071,264</u>
Analysis by fund						
Unrestricted funds - general	-	87,999	1,083,213	-	-	1,171,212
Restricted funds	196,090	94,337	190,281	412,093	7,251	900,052
	<u>196,090</u>	<u>182,336</u>	<u>1,273,494</u>	<u>412,093</u>	<u>7,251</u>	<u>2,071,264</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

9 Other

	Unrestricted funds general 2023	Unrestricted funds general 2022
Other expenditure	47,912	9,161
	<u>47,912</u>	<u>9,161</u>

10 Support costs

	Support costs £	Governance costs £	2023 Support costs £	Governance costs £	2022 £
Staff costs	270,870	-	270,870	241,802	241,802
Depreciation	2,343	-	2,343	17,810	17,810
Premises costs	39,832	-	39,832	37,542	37,542
Office costs	80,509	-	80,509	61,352	61,352
Staff and volunteer costs	30,422	-	30,422	15,830	15,830
Other costs	15,527	-	15,527	10,902	10,902
Audit fees	-	4,200	4,200	-	3,780
Accountancy	-	1,695	1,695	-	1,100
Legal and professional	-	26,708	26,708	-	646
Other	-	12	12	-	218
Insurance	-	4,648	4,648	-	3,531
	<u>439,503</u>	<u>37,263</u>	<u>476,766</u>	<u>385,238</u>	<u>394,513</u>
Analysed between					
Charitable activities	<u>439,503</u>	<u>37,263</u>	<u>476,767</u>	<u>385,237</u>	<u>394,512</u>

Indirect central costs are calculated on the amount of resource given to each project using the percentage staff and volunteer time per project ratio(calculated on the salaries allocation).

11 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year. No trustees were reimbursed for travel expenses during the year. (2022: no remuneration and no trustees were reimbursed for travel expenses).

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

12 Auditor's remuneration

Fees payable to the charity's auditor and associates:	2023	2022
	£	£
Audit of the charity's annual accounts	4,200	3,780
Non-audit services		
All other non-audit services	1,695	1,100

13 Employees

The average monthly number of employees during the year was:

	2023	2022
	Number	Number
Management	8	9
Primary Care Network	17	15
GMMAP Debt Service	-	6
Gambling Support Service	-	1
Universal Credit Scheme	5	4
Beechwood, Ballantyne and Bidston project	1	-
Ask Us Wirral	44	39
Henry Smith Benefits	2	2
Food Bank	3	2
Social Prescribing Scheme	5	2
Better off support project	3	-
Aftercare project	2	-
Total	90	80

Employment costs	2023	2022
	£	£
Wages and salaries	1,847,653	1,582,878
Social security costs	123,097	123,097
Other pension costs	73,667	73,667
	2,044,417	1,779,642

There were no employees whose annual remuneration was more than £60,000.

14 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

15 Tangible fixed assets

	Leasehold land and buildings £	Computer equipment £	Fixtures, fittings & equipment £	Total £
Cost				
At 1 April 2022	60,131	17,149	4,114	81,394
At 31 March 2023	60,131	17,149	4,114	81,394
Depreciation and impairment				
At 1 April 2022	58,834	15,778	4,114	78,726
Depreciation charged in the year	1,297	1,046	-	2,343
At 31 March 2023	60,131	16,824	4,114	81,069
Carrying amount				
At 31 March 2023	-	325	-	325
At 31 March 2022	1,297	1,372	-	2,669

16 Financial instruments

	2023 £	2022 £
Carrying amount of financial assets		
Debt instruments measured at amortised cost	929,816	743,969
Carrying amount of financial liabilities		
Measured at amortised cost	30,032	19,883

17 Debtors

Amounts falling due within one year:	2023 £	2022 £
Trade debtors	92,454	135,650
Other debtors	682	108
Prepayments & Accrued income	12,725	33,690
	105,861	169,448

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

18 Creditors: amounts falling due within one year

	Notes	2023 £	2022 £
Other taxation and social security		110,470	67,099
Deferred income	19	143,022	37,267
Trade creditors		7,722	2,719
Other creditors		14,382	10,030
Accruals		7,928	7,134
		<u>283,524</u>	<u>124,249</u>

19 Deferred income

	2023 £	2022 £
Other deferred income	143,022	37,267
	<u>143,022</u>	<u>37,267</u>

Deferred income is included in the financial statements as follows:

	2023 £	2022 £
Current liabilities	143,022	37,267
	<u>143,022</u>	<u>37,267</u>
	2023 £	2022 £
Total deferred income at 1 April 2022	37,267	114,199
Amounts received in the year	143,022	37,267
Amounts credited to statement of financial activities	(37,267)	(114,199)
	<u>143,022</u>	<u>37,267</u>
Total deferred income at 31 March 2023	<u>143,022</u>	<u>37,267</u>

Deferred income relates to amounts received in advance of entitlement.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

20 Provisions for liabilities

	Notes	2023 £	2022 £
Retirement benefit obligations	21	4,837	8,885
		<u>4,837</u>	<u>8,885</u>

The pension deficit represents the total contributions payable by the charity in respect of their share of the deficit on The Pensions Trust SCVO Final Salary Pension Scheme as set out in note 21.

21 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

Defined benefit schemes

The charity also contributes to The Pensions Trust SCVO Final Salary Pension Scheme (the "Scheme"), a multi-employer scheme which provides benefits to some 82 non-associated employers which includes some former employees of the Wallasey Citizens Advice Bureau. The Scheme is funded and is contracted out of the state scheme. This scheme closed on 31 March 2010.

The scheme is a defined benefit scheme in the UK but it is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

21 Retirement benefit schemes

(Continued)

A full actuarial valuation for the scheme was carried out with an effective date of 30 September 2020. This actuarial valuation was certified on 21 December 2021 and showed assets of £153.3m, liabilities of £160.0m and a deficit of £6.7m. To eliminate this funding shortfall, the trustees and the participating employers have agreed that additional contributions will be paid, in combination from all employers, to the scheme as follows:

Deficit contributions

From 1 April 2022 to 31 May 2024:	£1,473,969 per annum (payable monthly and increasing by 3% each year on 1 st April)
-----------------------------------	---

Some employers have agreed concessions (both past and present) with the Trustee and have contributions up to 29 February 2034.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2017. This valuation showed assets of £120.0m, liabilities of £145.9m and a deficit of £25.9m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2019 to 30 September 2026:	£1,404,638 per annum (payable monthly and increasing by 3% each on 1st April)
From 1 April 2019 to 30 September 2027:	£136,701 per annum (payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

At the 31 March 2023 the remaining balance payable to the scheme in respect of agreed deficit payments was £4,837 (2022: £8,885). This has been recognised as a provision in the charity's balance sheet.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

21 Retirement benefit schemes

(Continued)

Full details of the charity's share of the scheme deficit are shown below:

PRESENT VALUES OF PROVISION

	31 Mar 2023 (£s)	31 Mar 2022 (£s)	31 Mar 2021 (£s)
Present value of provision	4,837	8,885	33,990

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Period Ending 31 Mar 2023 (£s)	Period Ending 31 Mar 2022 (£s)
Provision at start of period	8,885	33,990
Unwinding of the discount factor (interest expense)	154	267
Deficit contribution paid	(4,123)	(5,911)
Remeasurements - impact of any change in assumptions	(79)	(133)
Remeasurements - amendments to the contribution schedule	-	(19,328)
Provision at end of period	4,837	8,885

INCOME AND EXPENDITURE IMPACT

	Period Ending 31 Mar 2023 (£s)	Period Ending 31 Mar 2022 (£s)
Interest expense	154	267
Remeasurements – impact of any change in assumptions	(79)	(133)
Remeasurements – amendments to the contribution schedule	-	(19,328)
Contributions paid in respect of future service	-	-
Costs recognised in income and expenditure account	-	-

ASSUMPTIONS

	31 March 2023 % per annum	31 March 2022 % per annum	31 March 2021 % per annum
Rate of discount	5.40	2.30	0.86

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

21 Retirement benefit schemes

(Continued)

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

DEFICIT CONTRIBUTIONS SCHEDULE

Year ending	31 March 2023 (£s)	31 March 2022 (£s)	31 March 2021 (£s)
Year 1	4,247	4,123	5,911
Year 2	729	4,247	6,088
Year 3	-	729	6,271
Year 4	-	-	6,459
Year 5	-	-	6,652
Year 6	-	-	3,426
Year 7	-	-	-
Year 8	-	-	-
Year 9	-	-	-
Year 10	-	-	-
Year 11	-	-	-
Year 12	-	-	-
Year 13	-	-	-
Year 14	-	-	-
Year 15	-	-	-
Year 16	-	-	-
Year 17	-	-	-
Year 18	-	-	-
Year 19	-	-	-
Year 20	-	-	-

The company has recognised a provision equal to the value set out above under the deficit recovery agreement and the resulting expense has been recognised in the statement of financial activity.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

22 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds			Movement in funds			
	Balance at 1 April 2021	Income	Expenditure	Balance at 1 April 2022	Income	Expenditure	Transfers
	£	£	£	£	£	£	£
Long Covid Project	-	17,000	(17,000)	-	28,620	(28,620)	-
Ministry of Justice	-	11,237	(11,237)	-	45,064	(50,703)	5,639
Better off support financial capability project	-	-	-	-	11,465	(11,465)	-
Aftercare project	-	-	-	-	8,332	(8,332)	-
GMMAP	-	196,090	(196,090)	-	-	-	-
Social Prescribing Scheme	-	66,099	(66,099)	-	-	-	-
Universal Credit Scheme	-	111,306	(111,306)	-	130,933	(146,980)	16,047
Gambling Support Service	-	7,250	(7,250)	-	-	-	-
Primary Care Network	-	412,095	(412,095)	-	477,971	(486,546)	8,575
Beechwood, Ballatyne & Bidston	-	12,000	(12,000)	-	13,518	(13,518)	-
Henry Smith Benefits and Debt Project	-	62,918	(62,918)	-	59,040	(59,040)	-
West Kirby Older People's Advice Project	-	4,057	(4,057)	-	-	-	-
	-	900,052	(900,052)	-	774,943	(805,204)	30,261

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

22 Restricted funds

(Continued)

Long Covid Project - Funding was received by Wirral Community Health and Care Trust to support clients suffering from long covid.

Ministry of Justice - Funding received from the Ministry of Justice to support the delivery of the Social Prescribing Hub at Victoria Central Hospital.

Better off Support financial capability project - Funding supports clients to become more financially resilient.

Aftercare project - Funding received by GambleAware to support people who have recovered from harmful gambling.

GMMAP - Funding supports Wirral residents with their debt issues.

Social Prescribing Scheme for CWP - Funding support secondary mental health patients to create a personal action plan that helps them overcome practical issues and improve their wellbeing.

Universal Credit Scheme - Funding received from DWP via Citizens Advice to support people in Wirral to make Universal Credit Claims.

Gambling Support Service - the scheme was launched in 2019 and funding was received from GambleAware via Citizens Advice to raise awareness and train frontline staff about harmful gambling and to support clients affected by harmful gambling.

Primary Care Network - funded Social Prescribing Link Workers in Primary Care networks, working with GP patients to write an action plan to address social (non medical) issues as a result of isolation, loneliness or poor health and wellbeing.

Beechwood, Ballatyne and Bidston - Funding from the National Lottery Community Big Local Fund to provide financial advice to residents in the Beechwood, Ballantyne and Bidston Village areas in Wirral.

Henry Smith Benefits Debt project - Funding from Henry Smith Charity to provide benefits and debt advice to people in Wirral

West Kirby Older People's advice project - Funding from the West Kirby Charity to provide advice to older people on the issues they face.

The Charity supports any shortfall of funding on these programmes from reserves to ensure continuity of service

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

23 Designated funds

	Movement in funds				Movement in funds				
	Balance at 1 April 2021	Income	Expenditure	Transfers	Balance at 1 April 2022	Income	Expenditure	Transfers	Balance at 31 March 2023
	£	£	£	£	£	£	£	£	£
Building maintenance	30,000	-	-	-	30,000	-	-	-	30,000
	<u>30,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>30,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>30,000</u>

Designated funds amounting to £30,000 have been set aside as at 31 March 2023 towards building maintenance costs.

24 Analysis of net assets between funds

	Unrestricted 2023	Designated 2023	Restricted 2023	Total Unrestricted 2023	Designated 2022	Restricted 2022	Total 2022
	£	£	£	£	£	£	£
Fund balances at 31 March 2023 are represented by:							
Tangible assets	325	-	-	325	2,669	-	2,669
Current assets/(liabilities)	629,017	30,000	-	659,017	623,410	-	653,410
Provisions and pensions	(4,837)	-	-	(4,837)	(8,885)	-	(8,885)
	<u>624,505</u>	<u>30,000</u>	<u>-</u>	<u>654,505</u>	<u>617,194</u>	<u>-</u>	<u>647,194</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

25 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2023 £	2022 £
Within one year	22,000	23,916
Between two and five years	88,000	66,479
In over five years	85,250	126,500
	<u>195,250</u>	<u>216,895</u>

26 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2023 £	2022 £
Aggregate compensation	<u>195,132</u>	<u>143,739</u>

There were no other related party transactions.

No guarantees have been given or received.

27 Analysis of changes in net funds

The charity had no debt during the year.

28 Cash generated from operations

	2023 £	2022 £
Surplus for the year	7,307	83,258
Adjustments for:		
Investment income recognised in statement of financial activities	(1,135)	(190)
Depreciation and impairment of tangible fixed assets	2,348	17,790
Movement on pension provision	(4,048)	(25,922)
Movements in working capital:		
Decrease/(increase) in debtors	63,587	(70,221)
Increase/(decrease) in creditors	53,520	(46,974)
Increase/(decrease) in deferred income	105,755	(76,932)
Cash generated from/(absorbed by) operations	<u><u>227,334</u></u>	<u><u>(119,191)</u></u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2023

29 Company limited by guarantee

Wirral Citizens Advice Bureau Limited is incorporated under the Companies Act as a company limited by guarantee. The liability of the members is limited to £10.

Document Activity Report

Document Sent

Thu, 09 Nov 2023 12:39:46 GMT

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WIRRAL CITIZENS ADVICE BUREAU LIMITED

England & Wales - Charity number 1109156

Accounts

Charity registration number 1109156

Company registration number 05322034 (England and Wales)

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

WIRRAL CITIZENS ADVICE BUREAU LIMITED

COMPANY LIMITED BY GUARANTEE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr A Ellis Mr J Rowson - Chair and acting Treasurer Mr K Greaney Dr W McLean Ms M Murphy Dr K Kansara - Vice Chair Ms L Melkowski Ms M Foster Ms K Joynson Ms J Hunter Ms I McDougall Mr A Stocker	(Appointed 27 July 2022) (Appointed 27 July 2022) (Appointed 27 July 2022) (Appointed 27 July 2022) (Appointed 27 July 2022) (Appointed 27 July 2022)
Chief Executive	Ms C Johnson-Eyre	
Charity number	1109156	
Company number	05322034	
Registered office	Haymarket Court Conway Street Birkenhead CH41 5HS	
Auditor	BWM Suite 5.1 12 Tithebarn Street Liverpool L2 2DT	
Bankers	CAF Bank 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ	

WIRRAL CITIZENS ADVICE BUREAU LIMITED COMPANY LIMITED BY GUARANTEE CONTENTS

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**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2022**

The trustees present their report and financial statements for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2016)

Chair's Report

During 2021-22 Citizens Advice Wirral (operating name for Wirral Citizens Advice Bureau Limited) has delivered excellent advice and social prescribing services.

We are proud to have improved people's lives through delivering quality services and working in partnership with other organisations to provide good outcomes for them and their families.

We delivered free, independent, impartial information and advice to 80,645 service users. Demand for our services increased, with many people needing support about food poverty, fuel poverty, debts, homelessness, and employment issues such as in-work benefits, and redundancy. Demand also increased for our social prescribing services and we expanded these services to support more adults with severe mental health issues and adults affected by Long Covid.

Key achievements included reaching more clients in the most deprived areas of the Wirral, and improving our service quality and client satisfaction scores. We also supported more people from underrepresented groups through existing and new partnership working.

A key project across the year was our Head Office move to Birkenhead from Liscard. Staff and volunteers have welcomed working in more modern offices, which have been designed to provide a good environment for our work. The move also provides longer-term cost savings and more controllable annual premises costs.

We continued to work with a range of partners, including Age UK Wirral, Wirral Mencap, Wirral Change, Arrowe Park Hospital, Wirral Foodbank, Cheshire and Wirral Partnership (CWP), Fuelbank Foundation, Energy Project Plus and the other Liverpool City Region Citizens Advice offices. We developed new relationships during the year, including with the Ministry of Justice, Wirral Community Health and Care Trust, Wirral MIND and the developing Integrated Care Partnership.

We wouldn't have been able to provide our services without our funders: Wirral Council, Wirral Clinical Commissioning Group, the Money and Pensions service, the National Lottery Big Local Fund, Henry Smith Fund, DWP, CWP, the West Kirby Charity, Wirral Foodbank, Healthier West Wirral, Moreton and Meols Primary Care Network, North Coast Alliance, Wallasey Wellbeing and Arno Primary Care Alliance, Wirral Community Health and Care Trust, Wirral University Teaching Hospital, Wirral St John Hospice and the Ministry of Justice. I want to thank all of them for their support over the past year.

Our staff and volunteers always go the extra mile to provide the best possible support for our clients and deliver excellent services. Our Trustee Board would like to thank them for their hard work and dedication.

John Rowson

Chair

For more information about our services, please go to www.citizensadvicewirral.org.uk.

For information and advice, go to www.askuswirral.org.uk

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2022

Objectives and activities

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the Wirral and surrounding areas.

The charity aims to provide free, confidential, impartial and independent information and advice, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

The organisation is overseen by a Board of Directors who work on a voluntary basis. The Board is internally identified as the Trustee Board. The Trustee Board exercises overall responsibility for the strategic direction, organisational policy and planning, finance and decision making. The operational management of the charity is undertaken by the Chief Executive Officer and the Management Team

Accounts are updated by the Office Manager and are then collated by the Finance Officer. The Treasurer and Chief Executive Officer are responsible for monitoring the work and ensuring that internal procedures are adhered to. During 2021/22, accounts were presented on a monthly basis and reported to the Board every other month. Citizens Advice Wirral operates formal control systems that were reviewed during the financial year.

Aim

Citizens Advice Wirral provides free, independent, confidential and impartial information and advice to everyone. It values diversity, promotes equality and challenges discrimination. The service aims of Citizens Advice Wirral and the Citizens Advice Network are:

- To provide the advice people need for the problems they face
- To campaign to improve the policies and practices that affect people's lives

Vision

Citizens Advice Wirral's vision statement is, 'Impartial advice that changes lives'.

Values

Our values shape how we as an organisation operate, how we are managed, how we make decisions and how our people perform. These values apply to all areas of our advice giving, research and campaign work, how we challenge discrimination and champion equality but also how we work with each other across all roles.

1. Open and honest
2. Professional
3. Empowering
4. Non-judgmental
5. Approachable

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2022

Objectives

We have 5 key strategic objectives -

Improving lives in Wirral		
1. To provide good quality information, advice and casework and social prescribing services to our clients: - Continue to meet clients needs and expectations and look for opportunities to develop our services - To provide the right environment for our services, and make best use of digital tools and approaches. - Empower clients to self-help or address problems before they become serious issues	2. To campaign to change policy and procedure: - Campaign on the design and delivery of services, support and benefits that lead to issues for our clients - Carry out campaigns that promote equality, challenges discrimination and influences locally and nationally	3. To provide services and ensure efficiencies through partnerships working - To maintain and strengthen local, regional and national partnerships. - To build new local, regional and national strategic partnerships - Explore opportunities to work more closely with other local community groups to extend reach to those who need information and advice

Strengthen Citizens Advice Wirral	
4. To consolidate but seek further opportunities to grow as needed to ensure future sustainability and meet increasing and changing demand: - Map opportunities for funding, explore where gaps are and what other organisations provide and anticipate the changing need in local communities to ensure future sustainability - Maintain our diverse funding base	5. To strengthen our capabilities, we will: - Explore different volunteer models - Recruit and retain the staff and volunteers we need - Implement our EDI Charter

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2022**

Activities, Achievements and Performance

Working to achieve our objectives we have delivered 13 services in 2021/22. Our services deliver free, confidential, impartial advice and social prescribing, helping our clients find a way forward with whatever problems they are facing.

The Ask Us Wirral Service (Information and Advice contract)

The Ask Us Wirral service on behalf of Wirral Borough Council and Wirral Clinical Commissioning group.

The service provides information and advice by email, by phone, by video and in person. It is delivered in partnership with Age UK Wirral, Wirral Change and Wirral Mencap. Clients contact the service our by phone or email or through a partner referral. The client is then assessed and immediately provided with information and emergencies dealt. If further advice or specialist advice such as benefits, housing or debt is needed then an appointment is booked for them. We provide intensive support to those people who need it including people who have a mental health issue, adults with learning disabilities, older people and people for whom English isn't their first language.

Appointments are available by phone, video conferencing or in person. We are grateful to Wirral Mencap and Wirral MIND who provided outreach advice locations for the Ask Us Wirral service to be delivered at.

During 2021/22, we provided 73.192 clients with information and advice under this contract.

GMMAP Debt service

Debt contract through the Greater Merseyside Money Advice Partnership (GMMAP), on behalf on the Money and Pensions Service.

This Debt service provides specialist debt advice, helping people to get out of debt and manage those debts. The service helps people to make the right choices regarding their debts and how to get their finances back into shape. Clients can access advice by email, telephone or in person. It is delivered in partnership with Citizens Advice Liverpool, Citizens Advice Sefton, Citizens Advice Halton, Citizens Advice Knowsley, Citizens Advice St Helens, Liverpool Community Advice and Raise.

During 2021/22, the service supported 931 clients.

Wirral Foodbank Plus Project

Wirral Foodbank Plus project funded through individual donations and grants from Charitable Foundations secured by Wirral Foodbank. This project helps people with the issues they face that lead them to need an emergency food parcel. The project helps clients to resolve practical issues and maximise their income, reduce their debts, and solve housing problems and other issues.

During 2021/22 2240 clients were supported.

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2022**

Social Prescribing for Primary Care Networks

Funded by 5 Wirral Primary Care Networks.

The project's clients are patients from GP surgeries in the Primary Care Networks and it supports them to create a personal action plan that helps them overcome practical issues and improve their wellbeing.

The project supported 2247 clients.

Social Prescribing for CWP

Funded by CWP (Cheshire and Wirral Partnership).

The project's clients are secondary mental health patients from CWP and it supports them to create a personal action plan that helps them overcome practical issues and improve their wellbeing.

The project supported 230 clients.

Long Covid Social Prescribing project

Funded by Wirral Community Health and Care Trust.

The project's clients are experiencing Long Covid and it supports them to overcome practical issues and improve their wellbeing.

The project supported 241 clients.

Help to Claim

Help to Claim service is funded by the Department for Work and Pensions through Citizens Advice nationally. The service supports clients who are applying for Universal Credit. We support clients through the application process, but also help them with any issues they may face up to their first payment such as access to food and fuel, budgeting and dealing with debts.

The project supported 505 people in 2021/22.

Wirral St John's Hospice

This project was funded by Wirral St John's Hospice.

The project supports people receiving care at the Hospice by providing advice on issues they are facing, mainly benefits advice. The project restarted in January 2022 and supported 28 people.

Henry Smith Benefits and Debt project

This project is funded by the Henry Smith Charity and supports vulnerable clients who have financial problems.

The project has supported 432 people in 2021/22.

Beechwood, Ballantyne and Bidston Village advice project

This project is funded by the Lottery Community Big Local Fund and supported 102 clients in 2021/22.

Arrowe Park advice project

This project was funded by Wirral University Teaching Hospital and ran until July 2021 supported 71 clients.

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2022**

West Kirby Older People's advice project

This project is funded by the West Kirby charity and supported 56 clients in 2020/21.

Children's Centre advice project

The project started in July 2021 in Bromborough Children's Centre and supported 42 families by the end of March 2022.

Pensionwise

Citizens Advice Cheshire West continued to deliver the Pensionwise service to Wirral residents aged 50 and over with a defined contribution pension.

328 people across Wirral accessed free, impartial pension guidance and are given help to plan for their future during 2021/22.

Organisation

During the year, we were open to the public for 1625 hours.

47 volunteers have given 11844 hours of their time towards helping people with their advice issues.

During the year, the Board of Trustees said farewell to two of its Trustees who resigned due to personal commitments – Lucy Liang and Diane Kinder.

The Board supported the management team in taking action to ensure continued service delivery during the Covid-19 pandemic. It also focused on securing the long-term financial stability of Citizens Advice Wirral by encouraging the management team to submit tenders for new contracts, where new areas of need had been identified. We delivered against our contract targets and secured additional funding from Wirral Council for the Ask Us Wirral service including digital skills and financial capability services, Wirral Foodbank to provide debt advice, DWP via national Citizens Advice to deliver the new Help to Claim service and the Ministry of Justice to support the development of the Social Prescribing Hub at Victoria Central Hospital.

We raised funds to complement the services we deliver which, with donations from clients, staff and volunteers and the community, totalled £12,973.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2022

Financial review

As at 31st March 2022 the charity's funds were; restricted funds balance of £nil (2021: £nil), unrestricted funds £617,194 (2021: £533,936) and designated funds of £30,000. The statement of financial activities shows an overall surplus for the period of £83,258 compared with a surplus of £75,518 in 2021.

Total income for the year was £2,163,683 (2021: £2,155,415). Our main funder was Wirral Council proving £1,082,694 (2021: £1,101,642). These funds form the basis of the generalist and specialist services offered to the client group

The second main funder of the organisation was the Primary Care Network which provided total funds for the year of £412,095 (2021: £317,891) to fund Social Prescribing Link Workers in Primary Care networks.

The third largest income source was the Money and Pensions Service (formerly the Money Advice Service), which provided £196,090 for the Greater Merseyside Money Advice Project (GMAAP), lead by Citizens Advice Knowsley (2021: £237,797).

The fourth largest income source was for the Universal Credit Scheme of £111,306 (2021: £127,698), funded from the Department of Work and Pensions.

A requirement of Wirral Citizens Advice Bureau Limited is to endeavour to maintain surplus financial reserves in each financial year to meet any reasonable foreseeable contingency. The board believes that there is a strong business case to set aside an amount in its reserves to ensure that it can meet all winding up costs in the event that the organisation was required to close and this is also a requirement of the Charity Commission.

The last financial year saw the charity record an increase to reserves. We review our Reserves Policy on an annual basis and recognise the need to continue to maintain reserves to meet our legal liabilities under the leases for the premises, from which we deliver our services.

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 maintained. Ideally the board would like to be able to call on between 3 and 6 months' normal operating expenditure in the event of the organisation losing their largest contracts. As required by its Memorandum, para 3.19, the organisation has the power to invest monies not immediately required in or upon such investments or other assets as the Trustee Board shall in its discretion think fit and subject nevertheless to such conditions and consents as may be imposed or required by law.

Of the total unrestricted funds held at the year-end of £617,194, which excludes the designated fund, free reserves amounted to £351,452. Free reserves are calculated based on the freely expendable funds of the charity less a provision for potential redundancy costs and three months average operating costs. The trustees are satisfied that the free reserves at 31 March 2022 are sufficient to cover the charity's reserves target.

Designated funds amounting to £30,000 have been set aside as at 31 March 2022 towards building maintenance and new premises relocation costs.

Risks

Citizens Advice Wirral has a risk register which is continuously reviewed and monitored by the Chief Executive Officer and the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems or action plans put in place to manage those risks.

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 company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2022**

Structure, Governance and Management Governing document

Wirral Citizens Advice Bureau Ltd is a registered charity and company limited by guarantee. The charity is also known and referred to as Citizens Advice Wirral. The charitable company is governed by its Memorandum and Articles of Association, as amended by special resolutions dated 3 July 2007 and 2 April 2013 and 6 September 2016. The company has no share capital, being a company limited by guarantee. Under clause 5 of its Memorandum of Association the liability of the members is limited to £1 in the event of it being wound up. The charity was formed as a company limited by guarantee on 29 December 2004 to continue the services initiated in 1939 by Wallasey and Birkenhead Citizens Advice Bureaux and in later years by Heswall, New Ferry (Bebington) and West Kirby Citizens Advice Bureaux. The charity commenced operations on 1 October 2005 at which date the assets and liabilities of Bebington CAB, Birkenhead CAB, Heswall CAB, Wallasey CAB and West Kirby CAB were merged into the new entity.

The Trustees adopted a Memorandum of Understanding which is supplemental to the provisions of the Memorandum and Articles of Association. This provides for the planned retirement of Trustees, by limiting the maximum number of three-year terms of office to 2. The Chair, Vice-Chair and Treasurer, may all serve for a maximum of 6 years in addition to the 2 three-year terms as a Trustee. This model takes into account the need for progressive refreshing of the Board, however on occasion trustees may be asked to serve for more than 6 years (or 9 years if they were a Chair, Vice-Chair or Treasurer) to ensure stability and continuity of the Board. Their re-appointment is subject to rigorous review and approval by the Board.

The Board reviews and evaluates its performance, by carrying out a comprehensive appraisal which includes individual interviews with all Board members and the Chief Executive, and then the Chair of the Trustees prepares a report for consideration by the Board.

WIRRAL CITIZENS ADVICE BUREAU LIMITED COMPANY LIMITED BY GUARANTEE TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2022

The trustees, who are also the directors for the purpose of company law, and who served during the year were:

Mr A Ellis

Mr J Rowson - Chair and acting Treasurer

Mr K Greaney

Dr W McLean

Ms L Liang (Resigned 26 January 2022)

Ms M Murphy

Ms D Kinder (Resigned 31 March 2022)

Ms Carole Rothery (Resigned 27 July 2022)

Dr K Kansara - Vice Chair

Ms L Melkowski (Appointed 27 July 2022)

Ms M Foster (Appointed 27 July 2022)

Ms K Joynson (Appointed 27 July 2022)

Ms J Hunter (Appointed 27 July 2022)

Ms I McDougall (Appointed 27 July 2022)

Mr A Stocker (Appointed 27 July 2022)

Recruitment and Appointment of Trustees

Trustees, who are also Directors of the Company, are appointed from the local community and the appointments are sanctioned by the whole Board. A trustee selection team vets applications and interviews candidates, before recommending appointments to the Board. A separate process agreed by the Board is followed for the election of the Chair, Vice-chair and Treasurer. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

It is the Chair's responsibility to ensure that all trustees understand their role and responsibilities.

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

If a new trustee is a nominated representative of another organisation, the Chair will ensure that the trustee understands that they must act solely in the best interests of the Wirral Citizens Advice Bureau and that they, not the organisation they are representing, are liable for board decisions.

Organisational Structure

Wirral Citizens Advice Bureau Limited is governed by a Trustee Board which:

- sets the policy of the charity;
- determines corporate strategy;
- sets key strategic objectives and
- makes major decisions about the use of finances.

The Trustees have ultimate responsibility for the conduct of Wirral Citizens Advice Bureau Limited and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet every two months and delegate the day-to-day operation of the organisation to the Chief Executive Officer and the Management team. The Trustee Board is independent from management. A register of members is maintained at the registered office, and is available to the public.

Induction of Trustees

Citizens Advice membership requirements specify that all members of the trustee board should be inducted and trained in a timely fashion, and understand their responsibilities. Citizens Advice provides induction materials for new trustees, as well as skills analysis tests for trustees to identify any personal training needs. All trustees have access to the Trustee Board information drive which brings together policies, guidance, tools and standard documents for their use.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2022

Related Parties

The charity is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Strategic and operational policies are independently determined by the Trustee Board of Wirral Citizens Advice Bureau Limited in order to fulfil its charitable objectives and comply with the national membership requirements.

The charity also cooperates and liaises with a number of other advisory services, local charities and statutory services on behalf of clients. Where one of the Trustees holds the position of Trustee/Director of another charity, provided there is no conflict of interest, they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Pay policy

Pay is reviewed on an annual basis by the remuneration panel to ensure grades align to comparative roles across the Community and Voluntary Sector. The panel consists of the Chair, Vice-chair, Treasurer, Trustee HR Lead, Chief Executive Officer, Finance Officer and the Staff representative. The Chief Executive Officer, Finance Officer and Staff Representative absent themselves during meetings when their own position is being discussed. The proposals of the pay panel are then submitted to the Board for consideration and approval.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor are aware of such information.

The trustees' report was approved by the Board of Trustees.

Mr J Rowson - Chair and acting Treasurer

Trustee

Dated: 13 September 2022

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2022

The trustees, who are also the directors of Wirral Citizens Advice Bureau Limited for the purpose of company law, are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT
TO THE TRUSTEES OF WIRRAL CITIZENS ADVICE BUREAU LIMITED

Opinion

We have audited the financial statements of Wirral Citizens Advice Bureau Limited (the 'charity') for the year ended 31 March 2022 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE TRUSTEES OF WIRRAL CITIZENS ADVICE BUREAU LIMITED

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report. We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

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

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

The extent to which our procedures are capable of detecting irregularities, including fraud

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, taxation legislation and data protection, anti-bribery, employment and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE TRUSTEES OF WIRRAL CITIZENS ADVICE BUREAU LIMITED**

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting of documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

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

**Louise Casey ACA (Senior Statutory Auditor)
for and on behalf of BWM**

22 December 2022

**Chartered Accountants
Statutory Auditor**

Suite 5.1
12 Tithebarn Street
Liverpool
L2 2DT

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022

Current financial year

		Unrestricted funds general 2022 £	Unrestricted funds designated 2022 £	Restricted funds 2022 £	Total 2022 £	Total 2021 £
	Notes					
<u>Income and endowments from:</u>						
Donations and legacies	3	12,945	-	-	12,945	5,300
Charitable activities	4	1,243,386	-	900,052	2,143,438	2,143,867
Other trading activities	5	164	-	-	164	195
Investments	6	190	-	-	190	268
Other income	7	6,946	-	-	6,946	5,785
Total income		1,263,631	-	900,052	2,163,683	2,155,415
<u>Expenditure on:</u>						
Charitable activities	8	1,171,212	-	900,052	2,071,264	2,079,897
Other	9	9,161	-	-	9,161	-
Total resources expended		1,180,373	-	900,052	2,080,425	2,079,897
Net movement in funds		83,258	-	-	83,258	75,518
Fund balances at 1 April 2021		533,936	30,000	-	563,936	488,418
Fund balances at 31 March 2022		617,194	30,000	-	647,194	563,936

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2022**

Prior financial year

		Unrestricted funds general 2021 £	Unrestricted funds designated 2021 £	Restricted funds 2021 £	Total 2021 £
	Notes				
<u>Income and endowments from:</u>					
Donations and legacies	3	5,300	-	-	5,300
Charitable activities	4	1,151,646	-	992,221	2,143,867
Other trading activities	5	195	-	-	195
Investments	6	268	-	-	268
Other income	7	5,785	-	-	5,785
Total income		1,163,194	-	992,221	2,155,415
<u>Expenditure on:</u>					
Charitable activities	8	1,083,148	-	996,749	2,079,897
Total resources expended		1,083,148	-	996,749	2,079,897
Net income/ (expenditure) for the year		80,046	-	(4,528)	75,518
Transfers between funds		(4,528)	-	4,528	-
Net movement in funds		75,518	-	-	75,518
Fund balances at 1 April 2020		458,418	30,000	-	488,418
Fund balances at 31 March 2021		533,936	30,000	-	563,936

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
BALANCE SHEET
AS AT 31 MARCH 2022

	Notes	2022 £	£	2021 £	£
Fixed assets					
Tangible assets	14		2,669		19,876
Current assets					
Debtors	16	169,448		99,227	
Cash at bank and in hand		608,211		727,795	
		777,659		827,022	
Creditors: amounts falling due within one year	17	(124,249)		(248,155)	
Net current assets			653,410		578,867
Total assets less current liabilities			656,079		598,743
Provisions for liabilities	20		(8,885)		(34,807)
Net assets			647,194		563,936
Funds of the charity					
<u>Unrestricted funds</u>					
Designated funds	22	30,000		30,000	
General unrestricted funds		617,194		533,936	
			647,194		563,936
			647,194		563,936

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

The accounts were approved by the Trustees on 27 July 2022

Mr J Rowson - Chair and acting Treasurer

Company Registration No. 05322034

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022 £	£	2021 £	£
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	28		(119,191)		324,507
Investing activities					
Purchase of tangible fixed assets		(583)		-	
Investment income received		190		268	
Net cash (used in)/generated from investing activities			(393)		268
Net cash used in financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(119,584)		324,775
Cash and cash equivalents at beginning of year			727,795		403,020
Cash and cash equivalents at end of year			608,211		727,795

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

Charity information

Wirral Citizens Advice Bureau Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is Haymarket Court, Conway Street, Birkenhead, CH41 5HS.

1.1 Accounting convention

The accounts have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared on the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

1.3 Charitable funds

Unrestricted funds are available to use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

Designated funds comprise funds which have been set aside at the discretion of the Trustees for specific purposes. The purpose and uses of the designated funds are set out in the notes to the accounts.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

The charity 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.

Grants made to finance the activities of the bureau are credited to the statement of the financial activity in the period to which they relate.

Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

Investment income, donations and legacies are included in the statement of the financial activity on receipt.

1.5 Expenditure

All expenditure is accounted for on an accruals basis. All expenditure directly related to the provision of advice services is included within charitable expenditure. Other costs incurred have been allocated between charitable activities, support costs and governance costs as appropriate

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

(Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold land and buildings	2% straight line
Computer equipment	25% straight line
Fixtures, fittings & equipment	15% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

Items are capitalised if their value is over £2,000.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. Recovery is made of tax deducted from qualifying income and from receipts under Gift Aid.

The charity is also able to partially recover Value Added Tax. Expenditure that is not recoverable by the charity is recorded in the accounts inclusive of VAT.

1.12 Pension

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the statement of financial activity in the period in which they are incurred.

The charity contributes to The Pensions Trust SCVO Final Salary Pension Scheme (the "Scheme") in respect of the former employees of Wallasey Citizens Advice Bureau. The Scheme is a multi employer defined benefit scheme. The Scheme is funded and is contracted out of the state scheme. This Scheme closed on 31 March 2010 but the charity makes deficit contributions.

From 1 November 2014 the organisation's work place pension scheme is provided by NEST.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

3 Donations and legacies

	Unrestricted funds general 2022 £	Unrestricted funds general 2021 £
Donations and gifts	5,698	5,300
Legacies receivable	7,247	-
	<u>12,945</u>	<u>5,300</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

4 Charitable activities

	Debt Advisory Services	Social Prescribing Scheme	Advice & Casework	Primary Care Network	Gambling Support Service	Total 2022	Total 2021
	2022	2022	2022	2022	2022		
	£	£	£	£	£	£	£
Services provided under contract	195,890	88,000	1,163,961	378,595	-	1,826,446	1,744,276
Performance related grants	-	94,336	181,706	-	7,250	283,292	399,591
Other income	200	-	-	33,500	-	33,700	-
	<u>196,090</u>	<u>182,336</u>	<u>1,345,667</u>	<u>412,095</u>	<u>7,250</u>	<u>2,143,438</u>	<u>2,143,867</u>
Analysis by fund							
Unrestricted funds - general	-	88,000	1,155,386	-	-	1,243,386	1,151,646
Restricted funds	196,090	94,336	190,281	412,095	7,250	900,052	992,221
	<u>196,090</u>	<u>182,336</u>	<u>1,345,667</u>	<u>412,095</u>	<u>7,250</u>	<u>2,143,438</u>	<u>2,143,867</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

4 Charitable activities

(Continued)

For the year ended 31 March 2021

	Building Better Opportunities	Debt Advisory Services	Social Prescribing Scheme	Advice & Casework	Primary Care Network	Gambling Support Service	Total 2021
	£	£	£	£	£	£	£
Services provided under contract	34,699	237,797	-	1,153,889	317,891	-	1,744,276
Performance related grants	-	-	192,543	163,548	-	43,500	399,591
	<u>34,699</u>	<u>237,797</u>	<u>192,543</u>	<u>1,317,437</u>	<u>317,891</u>	<u>43,500</u>	<u>2,143,867</u>
Analysis by fund							
Unrestricted funds - general	-	-	-	1,151,646	-	-	1,151,646
Restricted funds	<u>34,699</u>	<u>237,797</u>	<u>192,543</u>	<u>165,791</u>	<u>317,891</u>	<u>43,500</u>	<u>992,221</u>
	<u>34,699</u>	<u>237,797</u>	<u>192,543</u>	<u>1,317,437</u>	<u>317,891</u>	<u>43,500</u>	<u>2,143,867</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

5 Other trading activities

	Unrestricted funds general 2022 £	Unrestricted funds general 2021 £
Fundraising events	164	195

6 Investments

	Unrestricted funds general 2022 £	Unrestricted funds general 2021 £
Interest receivable	190	268

7 Other income

	Unrestricted funds general 2022 £	Unrestricted funds general 2021 £
Other income	6,946	5,785

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

8 Charitable activities

	Debt Advisory Services 2022 £	Social Prescribing Scheme 2022 £	Advice & Casework 2022 £	Primary Care Network 2022 £	Gambling Support Service 2022 £	Total 2022 £	Total 2021 £
Staff costs	141,263	95,197	966,380	329,202	5,798	1,537,840	1,482,943
Office expenses	1,153	3,369	3,418	581	-	8,521	51,490
Staff and volunteer costs	1,059	5,461	5,602	2,896	-	15,018	13,123
Partner payments	-	5,083	104,129	-	-	109,212	158,786
Publicity & promotion	-	-	-	135	-	135	6,457
Translation & equipment aids	-	-	106	-	-	106	4,026
Sundry expenses	200	423	1,275	4,022	-	5,920	4,825
	<u>143,675</u>	<u>109,533</u>	<u>1,080,910</u>	<u>336,836</u>	<u>5,798</u>	<u>1,676,752</u>	<u>1,721,650</u>
Share of support costs (see note 10)	51,675	72,096	186,116	73,926	1,424	385,237	348,590
Share of governance costs (see note 10)	740	707	6,468	1,331	29	9,275	9,657
	<u>196,090</u>	<u>182,336</u>	<u>1,273,494</u>	<u>412,093</u>	<u>7,251</u>	<u>2,071,264</u>	<u>2,079,897</u>
Analysis by fund							
Unrestricted funds - general	-	87,999	1,083,213	-	-	1,171,212	1,083,148
Restricted funds	196,090	94,337	190,281	412,093	7,251	900,052	996,749
	<u>196,090</u>	<u>182,336</u>	<u>1,273,494</u>	<u>412,093</u>	<u>7,251</u>	<u>2,071,264</u>	<u>2,079,897</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

8 Charitable activities

(Continued)

For the year ended 31 March 2021

	Building Better Opportunities £	Debt Advisory Services £	Social Prescribing Scheme £	Advice & Casework £	Primary Care Network £	Gambling Support Service £	Total 2021 £
Staff costs	37,037	199,589	115,248	808,002	288,073	34,994	1,482,943
Office expenses	179	1,338	253	47,946	1,774	-	51,490
Staff and volunteer costs	11	766	7,598	2,347	2,383	18	13,123
Partner payments	-	-	46,150	112,636	-	-	158,786
Publicity & promotion	-	-	2,025	1,263	2,832	337	6,457
Translation & equipment aids	-	-	-	4,026	-	-	4,026
Sundry expenses	-	4,825	-	-	-	-	4,825
	<u>37,227</u>	<u>206,518</u>	<u>171,274</u>	<u>976,220</u>	<u>295,062</u>	<u>35,349</u>	<u>1,721,650</u>
Share of support costs (see note 10)	(2,647)	38,806	20,919	260,877	22,507	8,128	348,590
Share of governance costs (see note 10)	119	670	350	8,088	324	106	9,657
	<u>34,699</u>	<u>245,994</u>	<u>192,543</u>	<u>1,245,185</u>	<u>317,893</u>	<u>43,583</u>	<u>2,079,897</u>
Analysis by fund							
Unrestricted funds - general	-	4,071	-	1,079,077	-	-	1,083,148
Restricted funds	<u>34,699</u>	<u>241,923</u>	<u>192,543</u>	<u>166,108</u>	<u>317,893</u>	<u>43,583</u>	<u>996,749</u>
	<u>34,699</u>	<u>245,994</u>	<u>192,543</u>	<u>1,245,185</u>	<u>317,893</u>	<u>43,583</u>	<u>2,079,897</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

9 Other

	Unrestricted funds general 2022	Total £ 2021
Other expenditure	9,161	-
	<u>9,161</u>	<u>-</u>

10 Support costs

	Support costs £	Governance costs £	2022 Support costs £	Governance costs £	2021 £
Staff costs	241,802	-	241,802	174,879	174,879
Depreciation	17,810	-	17,810	17,952	17,952
Premises costs	37,542	-	37,542	49,772	49,772
Office costs	61,352	-	61,352	81,200	81,200
Staff and volunteer costs	15,830	-	15,830	15,984	15,984
Other costs	10,902	-	10,902	8,803	8,803
Audit fees	-	3,780	3,780	-	3,600
Accountancy	-	1,100	1,100	-	1,035
Legal and professional	-	646	646	-	176
Other	-	218	218	-	-
Insurance	-	3,531	3,531	-	4,846
	<u>385,238</u>	<u>9,275</u>	<u>394,513</u>	<u>348,590</u>	<u>358,247</u>
Analysed between					
Charitable activities	<u>385,237</u>	<u>9,275</u>	<u>394,512</u>	<u>348,590</u>	<u>358,247</u>

Indirect central costs are calculated on the amount of resource given to each project using the percentage staff and volunteer time per project ratio(calculated on the salaries allocation).

11 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year. No trustees were reimbursed for travel expenses during the year. (2021: no remuneration and no trustees were reimbursed for travel expenses).

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

12 Auditor's remuneration

The analysis of auditor's remuneration is as follows:

	2022 £	2021 £
Fees payable to the charity's auditor for the audit of the charity's annual accounts	3,780	3,600
Non-audit services		
Accountancy fees	1,100	1,035

13 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
Management	9	6
Primary Care Network	15	11
GMMAP Debt Service	6	9
Gambling Support Service	1	1
Universal Credit Scheme	4	4
Building Better Opportunities	-	1
Ask Us Wirral	39	32
Henry Smith Benefits	2	2
Food Bank	2	1
Social Prescribing Scheme	2	4
Total	80	71

	2022 £	2021 £
Employment costs		
Wages and salaries	1,582,878	1,477,989
Social security costs	123,097	114,923
Other pension costs	73,667	64,910
	1,779,642	1,657,822

There were no employees whose annual remuneration was more than £60,000.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

14 Tangible fixed assets

	Leasehold land and buildings £	Computer equipment £	Fixtures, fittings & equipment £	Total £
Cost				
At 1 April 2021	60,131	16,566	4,114	80,811
Additions	-	583	-	583
At 31 March 2022	60,131	17,149	4,114	81,394
Depreciation and impairment				
At 1 April 2021	43,989	12,935	4,009	60,933
Depreciation charged in the year	14,845	2,842	105	17,792
At 31 March 2022	58,834	15,777	4,114	78,725
Carrying amount				
At 31 March 2022	1,297	1,372	-	2,669
At 31 March 2021	16,141	3,630	105	19,876

15 Financial instruments

	2022 £	2021 £
Carrying amount of financial assets		
Debt instruments measured at amortised cost	743,969	825,167
Carrying amount of financial liabilities		
Measured at amortised cost	19,883	53,709

16 Debtors

	2022 £	2021 £
Amounts falling due within one year:		
Trade debtors	135,650	97,372
Other debtors	108	-
Prepayments & Accrued income	33,690	1,855
	169,448	99,227

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

17 Creditors: amounts falling due within one year

	Notes	2022 £	2021 £
Other taxation and social security		67,099	80,247
Deferred income	18	37,267	114,199
Trade creditors		2,719	36,265
Other creditors		10,030	10,130
Accruals		7,134	7,314
		<u>124,249</u>	<u>248,155</u>

18 Deferred income

	2022 £	2021 £
Other deferred income	<u>37,267</u>	<u>114,199</u>

Deferred income is included in the financial statements as follows:

	2022 £	2021 £
Current liabilities	<u>37,267</u>	<u>114,199</u>
	<u>37,267</u>	<u>114,199</u>
	2022 £	2021 £
Total deferred income at 1 April 2020	114,199	48,126
Amounts received in the year	37,267	114,199
Amounts credited to statement of financial activities	<u>(114,199)</u>	<u>(48,126)</u>
Total deferred income at 31 March 2021	<u>37,267</u>	<u>114,199</u>

Deferred income relates to amounts received in advance of entitlement.

19 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

19 Retirement benefit schemes

(Continued)

Defined benefit schemes

The charity also contributes to The Pensions Trust SCVO Final Salary Pension Scheme (the "Scheme"), a multi-employer scheme which provides benefits to some 82 non-associated employers which includes some former employees of the Wallasey Citizens Advice Bureau. The Scheme is funded and is contracted out of the state scheme. This scheme closed on 31 March 2010.

The scheme is a defined benefit scheme in the UK but it is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out with an effective date of 30 September 2020. This actuarial valuation was certified on 21 December 2021 and showed assets of £153.3m, liabilities of £160.0m and a deficit of £6.7m. To eliminate this funding shortfall, the trustees and the participating employers have agreed that additional contributions will be paid, in combination from all employers, to the scheme as follows:

Deficit contributions

From 1 April 2022 to 31 May 2024:	£1,507,960 per annum (payable monthly and increasing by 3% each year on 1 st April)
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Some employers have agreed concessions (both past and present) with the Trustee and have contributions up to 29 February 2028.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2017. This valuation showed assets of £120.0m, liabilities of £145.9m and a deficit of £25.9m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions

From 1 April 2019 to 30 September 2026:	£1,404,638 per annum (payable monthly and increasing by 3% each on 1 st April)
From 1 April 2019 to 30 September 2027:	£136,701 per annum (payable monthly and increasing by 3% each on 1 st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

At the 31 March 2021 the remaining balance payable to the scheme in respect of agreed deficit payments was £8,885 (2021: £34,807). This has been recognised as a provision in the charity's balance sheet (see note 20):

WIRRAL CITIZENS ADVICE BUREAU LIMITED
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

19 Retirement benefit schemes

(Continued)

Full details of the charity's share of the scheme deficit are shown below:

PRESENT VALUES OF PROVISION

	31 Mar 2021 (£s)	31 Mar 2021 (£s)	31 Mar 2020 (£s)
Present value of provision	8,885	33,990	37,319

RECONCILIATION OF OPENING AND CLOSING PROVISIONS

	Period Ending 31 Mar 2022 (£s)	Period Ending 31 Mar 2021 (£s)
Provision at start of period	33,990	37,319
Unwinding of the discount factor (interest expense)	267	880
Deficit contribution paid	(5,911)	(5,739)
Remeasurements - impact of any change in assumptions	(133)	1,530
Remeasurements - amendments to the contribution schedule	(19,328)	-
Provision at end of period	8,885	33,990

INCOME AND EXPENDITURE IMPACT

	Period Ending 31 Mar 2022 (£s)	Period Ending 31 Mar 2021 (£s)
Interest expense	267	880
Remeasurements – impact of any change in assumptions	(133)	1,530
Remeasurements – amendments to the contribution schedule	(19,328)	-
Contributions paid in respect of future service	-	-
Costs recognised in income and expenditure account	6,780	6,583

ASSUMPTIONS

	31 March 2022 % per annum	31 March 2021 % per annum	31 March 2020 % per annum
Rate of discount	2.30	0.86	2.57

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

19 Retirement benefit schemes

(Continued)

The following schedule details the deficit contributions agreed between the company and the scheme at each year end period:

DEFICIT CONTRIBUTIONS SCHEDULE

Year ending	31 March 2022 (£s)	31 March 2021 (£s)	31 March 2020 (£s)
Year 1	4,123	5,911	5,739
Year 2	4,247	6,088	5,911
Year 3	729	6,271	6,088
Year 4	-	6,459	6,271
Year 5	-	6,652	6,459
Year 6	-	3,426	6,652
Year 7	-	-	3,426
Year 8	-	-	-
Year 9	-	-	-
Year 10	-	-	-
Year 11	-	-	-
Year 12	-	-	-
Year 13	-	-	-
Year 14	-	-	-
Year 15	-	-	-
Year 16	-	-	-
Year 17	-	-	-
Year 18	-	-	-
Year 19	-	-	-
Year 20	-	-	-

The company has recognised a provision equal to the value set out above under the deficit recovery agreement and the resulting expense has been recognised in the statement of financial activity.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

20 Provisions for liabilities

	Notes	2022 £	2021 £
Retirement benefit obligations	19	8,885	34,807
		<u>8,885</u>	<u>34,807</u>

The pension deficit represents the total contributions payable by the charity in respect of their share of the deficit on The Pensions Trust SCVO Final Salary Pension Scheme as set out in note 19.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

21 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds			
	Balance at 1 April 2020	Income	Expenditure	Transfers	Balance at 1 April 2021	Income	Expenditure	Balance at 31 March 2022
	£	£	£	£	£	£	£	£
Long Covid Project	-	-	-	-	-	17,000	(17,000)	-
Ministry of Justice	-	-	-	-	-	11,237	(11,237)	-
GMMAP	-	237,797	(241,924)	4,127	-	196,090	(196,090)	-
Building Better Opportunities	-	34,699	(34,699)	-	-	-	-	-
Social Prescribing Scheme	-	192,543	(192,543)	-	-	66,099	(66,099)	-
Universal Credit Scheme	-	127,698	(128,016)	318	-	111,306	(111,306)	-
Gambling Support Service	-	43,500	(43,583)	83	-	7,250	(7,250)	-
Primary Care Network	-	317,891	(317,891)	-	-	412,095	(412,095)	-
Assuras Health Communities	-	4,000	(4,000)	-	-	-	-	-
Beechwood, Ballatyne & Bidston	-	3,000	(3,000)	-	-	12,000	(12,000)	-
Henry Smith Benefits and Debt Project	-	28,850	(28,850)	-	-	62,918	(62,918)	-
West Kirby Older People's Advice Project	-	2,243	(2,243)	-	-	4,057	(4,057)	-
	-	992,221	(996,749)	4,528	-	900,052	(900,052)	-

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

21 Restricted funds

(Continued)

Long Covid Project - Funding was received by Wirral Community Health and Care Trust to support clients suffering from long covid.

Ministry of Justice - Funding received from the Ministry of Justice to support the delivery of the Social Prescribing Hub at Victoria Central Hospital.

GMMAP - Funding supports Wirral residents with their debt issues

Building Better opportunities - Funding will support projects in England that tackle poverty and promote social inclusion. The project commenced in November 2016 and finished in October 2020.

Social Prescribing Scheme - Funding was received for Citizens Advice Wirral to work closely with local GP's in identifying patients with mild to moderate mental health and breathing problems and offer support. The project commenced in October 2018.

Universal Credit Scheme - Funding received from DWP via Citizens Advice to support people in Wirral to make Universal Credit Claims.

Gambling Support Service - the scheme was launched in 2019 and funding was received from GambleAware via Citizens Advice to raise awareness and train frontline staff about harmful gambling and to support clients affected by harmful gambling.

Primary Care Network - funded Social Prescribing Link Workers in Primary Care networks, working with GP patients to write an action plan to address social (non medical) issues as a result of isolation, loneliness or poor health and wellbeing.

Assuras Healthy Communities - Funded by Assuras to provide advice to patients at Commonfiled surgery

Beechwood, Ballatyne and Bidston - Funding from the National Lottery Community Big Local Fund to provide financial advice to residents in the Beechwood, Ballantyne and Bidston Village areas in Wirral.

Henry Smith Benefits Debt project - Funding from Henry Smith Charity to provide benefits and debt advice to people in Wirral

West Kirby Older People's advice project - Funding from the West Kirby Charity to provide advice to older people on the issues they face.

The Charity supports any shortfall of funding on these programmes from reserves to ensure continuity of service

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

22 Designated funds

	Movement in funds				Movement in funds				
	Balance at 1 April 2020	Income	Expenditure	Transfers	Balance at 1 April 2021	Income	Expenditure	Transfers	Balance at 31 March 2022
	£	£	£	£	£	£	£	£	£
Building maintenance	30,000	-	-	-	30,000	-	-	-	30,000
	<u>30,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>30,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>30,000</u>

Designated funds amounting to £30,000 have been set aside as at 31 March 2022 towards building maintenance costs.

23 Analysis of net assets between funds

	Unrestricted 2022	Designated 2022	Restricted 2022	Total 2022	Unrestricted 2021	Designated 2021	Restricted 2021	Total 2021
	£	£	£	£	£	£	£	£
Fund balances at 31 March 2022 are represented by:								
Tangible assets	2,669	-	-	2,669	19,876	-	-	19,876
Current assets/(liabilities)	623,410	30,000	-	653,410	548,867	30,000	-	578,867
Provisions and pensions	(8,885)	-	-	(8,885)	(34,807)	-	-	(34,807)
	<u>617,194</u>	<u>30,000</u>	<u>-</u>	<u>647,194</u>	<u>533,936</u>	<u>30,000</u>	<u>-</u>	<u>563,936</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

24 Financial commitments, guarantees and contingent liabilities

At the year end the trustees acknowledge that they have a future obligation to pay dilapidation costs for their former premises. At the year end the figure can not be reliably estimated and as such no provision has been included within the accounts.

25 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2022	2021
	£	£
Within one year	23,916	38,528
Between two and five years	66,479	2,395
In over five years	126,500	-
	<u>216,895</u>	<u>40,923</u>

26 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2022	2021
	£	£
Aggregate compensation	<u>143,739</u>	<u>142,780</u>

There were no other related party transactions.

No guarantees have been given or received.

27 Analysis of changes in net funds

The charity had no debt during the year.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2022

28	Cash generated from operations	2022	2021
		£	£
	Surplus for the year	83,258	75,518
	Adjustments for:		
	Investment income recognised in statement of financial activities	(190)	(268)
	Depreciation and impairment of tangible fixed assets	17,790	17,952
	Movement on pension provision	(25,922)	(2,509)
	Movements in working capital:		
	(Increase)/decrease in debtors	(70,221)	144,044
	(Decrease)/increase in creditors	(46,974)	23,697
	(Decrease)/increase in deferred income	(76,932)	66,073
	Cash (absorbed by)/generated from operations	(119,191)	324,507
29	Company limited by guarantee		

Wirral Citizens Advice Bureau Limited is incorporated under the Companies Act as a company limited by guarantee. The liability of the members is limited to £1.

WIRRAL CITIZENS ADVICE BUREAU LIMITED

England & Wales - Charity number 1109156

Accounts

Charity Registration No. 1109156

Company Registration No. 05322034 (England and Wales)

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Mr A Ellis
Mr J Rowson - Chair
Mr K Greaney
Dr W McLean
Ms L Liang
Ms M Murphy
Ms D Kinder - Treasurer
Ms Carole Rothery
Dr K Kansara - Vice Chair

Chief Executive Ms C Johnson-Eyre

Charity number 1109156

Company number 05322034

Registered office 237-243 Liscard Road
Wallasey
Wirral
CH44 5TH

Auditor BWM
Suite 5.1
12 Tithebarn Street
Liverpool
L2 2DT

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

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
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WIRRAL CITIZENS ADVICE BUREAU LIMITED

COMPANY LIMITED BY GUARANTEE

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report and financial statements for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2016)

Chair's Report

2020-21 was a challenging year due to the Covid Pandemic, but Citizens Advice Wirral (operating name for Wirral Citizens Advice Bureau Limited) delivered an expanded range of excellent advice and social prescribing services.

We are proud of the way our organisation responded so quickly to the challenges that were encountered.

We delivered free, independent, impartial information and advice to 60,924 service users. Demand for our services increased, with many people needing support about food poverty, fuel poverty, homelessness, and employment issues such as furlough, in-work benefits, and redundancy. Demand also increased for wellbeing support and support at the Covid vaccine centres, where we provided support.

Key achievements included providing all our services despite moving from office to homeworking, reaching clients in the most deprived areas and improving our quality and client satisfaction scores. We also supported more people from underrepresented groups through existing and new partnership working.

We started four bespoke projects: the Arrowe Park advice project, the Beechwood, Ballantyne and Bidston Village Financial assistance project, the West Kirby Older People's project and the Henry Smith funded Benefits and Debt project.

Our social-prescribing work also increased during the year, following additional investment from Healthier West Wirral and Moreton and Meols Primary Care Networks and a new contract with Cheshire and Wirral Partnership (CWP) to support people receiving secondary mental health treatment. This enabled us to empower more Wirral residents to address their problems before they became serious issues.

We continued to work with a range of partners, including Age UK Wirral, Wirral Mencap, Wirral Change, Arrowe Park Hospital, Wirral Foodbank and other Merseyside Citizens Advice offices. We developed new relationships during the year, including with CWP, Fuelbank Foundation, and Energy Project Plus.

We wouldn't have been able to provide our services without our key funders: Wirral Council, Wirral Clinical Commissioning Group, Department of Health and Social Care, the European Social Fund, the European Regional Development Fund, the National Lottery Community Fund, Henry Smith Fund, DWP, GamCare, CWP, the West Kirby Charity, the Community Foundation, Wirral Foodbank, Healthier West Wirral, Moreton and Meols Primary Care Network, North Coast Alliance, Wallasey Wellbeing and Arno Primary Care Alliance. I want to thank all of them for their support over the past year.

We would not have delivered any services to support clients without our dedicated staff and volunteers, who went above and beyond for the Wirral Community. Our Trustee Board would like to thank every one of them.

John Rowson

Chair

For more information about our services, please go to www.citizensadvicewirral.org.uk. For information and advice, go to www.askuswirral.org.uk

WIRRAL CITIZENS ADVICE BUREAU LIMITED

COMPANY LIMITED BY GUARANTEE

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

Objectives and activities

The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the Wirral and surrounding areas.

The charity aims to provide free, confidential, impartial and independent information and advice, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

The organisation is overseen by a Board of Directors who work on a voluntary basis. The Board is internally identified as the Trustee Board. The Trustee Board exercises overall responsibility for the strategic direction, organisational policy and planning, finance and decision making. The operational management of the charity is undertaken by the Chief Executive Officer and the Management Team

Accounts are updated by the Office Manager and are then collated by the Finance Officer. The Treasurer and Chief Executive Officer are responsible for monitoring the work and ensuring that internal procedures are adhered to. During 2020/21, accounts were presented on a monthly basis and reported to the Board every other month. Citizens Advice Wirral operates formal control systems that were reviewed during the financial year.

Aim

Citizens Advice Wirral provides free, independent, confidential and impartial information and advice to everyone. It values diversity, promotes equality and challenges discrimination. The service aims of Citizens Advice Wirral and the Citizens Advice Network are:

- To provide the advice people need for the problems they face
- To campaign to improve the policies and practices that affect people's lives

Vision

Citizens Advice Wirral's vision statement is, 'Impartial advice that changes lives'.

Values

Our values shape how we as an organisation operate, how we are managed, how we make decisions and how our people perform. These values apply to all areas of our advice giving, research and campaign work, how we challenge discrimination and champion equality but also how we work with each other across all roles from the cleaner to the Chair.

1. Open and honest
2. Professional
3. Empowering
4. Non-judgmental
5. Approachable

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021

Objectives

We have 5 key objectives -

Improving lives in Wirral		
1. To provide good quality information, advice and casework to our clients: - Continue to meet clients needs and expectations and look for opportunities to develop our services - To provide the right environment for our services, and make best use of digital tools and approaches. - Empower clients to self-help or address problems before they become serious issues	2. To campaign to change policy and procedure: - Campaign on the design and delivery of services, support and benefits that lead to issues for our clients - Carry out campaigns that promote equality, challenges discrimination and influences locally and nationally	3. To provide services and ensure efficiencies through partnerships working: - To maintain and strengthen local, regional and national partnerships. - Build strategic alliances

Strengthen Citizens Advice Wirral	
4. To grow Citizens Advice Wirral to ensure sustainability and meet increasing demand: - Map gaps in demand and target our funding activities to address those gaps - Diversify our funding base	5. To strengthen our capabilities, we will: - Develop our volunteer proposition to enable us to continue to recruit and retain the volunteers we need - Develop and invest in our people to increase skills for existing and future roles - Secure premises to ensure continued delivery of services over the longer term - Further develop the Board Governance arrangements

WIRRAL CITIZENS ADVICE BUREAU LIMITED COMPANY LIMITED BY GUARANTEE TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2021

Activities, Achievements and Performance

Working to achieve our objectives we have delivered 13 services in 2020/21. All services deliver free, confidential, impartial advice, helping our clients find a way forward with whatever problems they are facing.

In addition Citizens Advice Cheshire West has delivered the Pensionwise service to our clients

The Ask Us Wirral Service (Information and Advice contract)

The Ask Us Wirral service on behalf of Wirral Borough Council and Wirral Clinical Commissioning group.

The service provides information and advice by email, by telephone and by video. It is delivered in partnership with Age UK Wirral, Wirral Change and Wirral Mencap. Clients contact the service either at one of our by phone or email or through a partner referral. The client is then assessed and immediately provided with information and emergencies dealt. If further advice or specialist advice such as benefits, housing or debt is needed then an appointment is booked for them. We provide intensive support to those people who need it including people who have a mental health issue, adults with learning disabilities, older people and people for whom English isn't their first language.

Appointments are available by phone or video conferencing. We are grateful to Wirral Council, Wirral GPs, Wirral University Teaching Hospital, Wirral Change, Wirral Mencap and Wirral Foodbank, who provided outreach advice locations for the Ask Us Wirral service to be delivered at.

During 2020/21, we provided 54,192 clients with information and advice under this contract.

GMMAP Debt service

Debt contract through the Greater Merseyside Money Advice Partnership (GMMAP), on behalf on the Money and Pensions Service.

This Debt service provides specialist debt advice, helping people to get out of debt and manage those debts. The service helps people to make the right choices regarding their debts and how to get their finances back into shape. Clients can access advice by email, telephone or in person. It is delivered in partnership with Citizens Advice Liverpool, Citizens Advice Sefton, Citizens Advice Halton, Citizens Advice Knowsley, Citizens Advice St Helens, Liverpool Community Advice and Raise.

During 2020/21, the advisors dealt with 1,080 clients.

Better Off Finance

Better Off Finance, Building Better Opportunities contract with local Liverpool City Region Citizens Advice organisations and the Women's Organisation funded through the European Social Fund and the National Lottery Community Fund.

Better Off Finance supported people to develop their financial capability and resilience, which enabled them to prepare for and to progress into sustainable employment. The project also offers employability courses and accredited Money Mentor training. This service was delivered in partnership with Citizens Advice Liverpool, Citizens Advice Sefton, Citizens Advice Halton, Citizens Advice Knowsley, Citizens Advice St Helens, the Women's Organisation and Raise. The project ended in October 2020

The Better Off Finance project supported 20 clients, during 2020/21.

WIRRAL CITIZENS ADVICE BUREAU LIMITED

COMPANY LIMITED BY GUARANTEE

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

Wirral Foodbank Plus Project

Wirral Foodbank Plus project funded through individual donors and grants from Charitable Foundations secured by Wirral Foodbank. This project helps people with the issues they face that lead them to need an emergency food parcel. The project helps clients to resolve practical issues and maximise their income, reduce their debts, and solve housing problems and other issues.

During 2020/21 1,702 clients were supported

Wirral Social Prescribing Scheme

Wirral Social Prescribing Scheme funded by the Department of Health Social Prescribing Health and Wellbeing Fund and Wirral Clinical Commissioning from the 1st April 2019.

The scheme works with GPs to identify patients who have a mild to moderate mental health problem and breathing problems, and who may benefit from support. The service supports clients to create a personal action plan that helps them overcome practical issues and improve their wellbeing. It is delivered in partnership with Age UK Wirral.

The project has supported 486 people in 2020/21.

Social Prescribing for Primary Care Networks

Funded by 5 Wirral Primary Care Networks.

The project clients are patients from GP surgeries in the Primary Care Networks and supports them to create a personal action plan that helps them overcome practical issues and improve their wellbeing.

The project supported 1,426 clients and provided 296 hours support in Covid vaccine hubs.

Gambling Support Service

Gambling Support Service funded by GamCare through national Citizens Advice

This service is delivered across the North West of England. We delivered 35 harmful gambling awareness raising sessions and 46 harmful gambling training sessions in 2020/21. The sessions have been delivered to 706 people and we have also supported 14 clients.

Help to Claim

Help to Claim service funded by the Department for Work and Pensions through Citizens Advice

This service supports clients who are applying for Universal Credit. We support clients through the application process, but also help them with any issues they may face up to their first payment such as access to food and fuel, budgeting and dealing with debts.

The project has supported 1,443 people in 2020/21.

Wirral St John's Hospice

This project was funded by Wirral St John's Hospice.

The project supports people receiving care at the Hospice by providing advice on issues they are facing, mainly benefits advice. The project ended in June 2020

The project supported 17 people in 2020/21.

WIRRAL CITIZENS ADVICE BUREAU LIMITED COMPANY LIMITED BY GUARANTEE TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 31 MARCH 2021

Henry Smith Benefits and Debt project

This project is funded by the Henry Smith Charity and started in September 2020.

The project support vulnerable clients who have financial problems.

The project has supported 180 people in 2020/21.

Beechwood, Ballantyne and Bidston Village advice project

This project is funded by the Lottery Community Big Local Fund and started in January 2021.

The project supported 10 clients in 2020/21.

Arrowe Park advice project

This project is funded by Wirral University Teaching Hospital and started in January 2021.

The project supported 25 clients in 2020/21.

West Kirby Older People's advice project

This project is funded by the West Kirby charity.

The project supported 10 clients in 2020/21.

Pensionwise

Citizens Advice Cheshire West continues to deliver the Pensionwise service to Wirral residents. We host regular Pension Wise appointments in our local office for people aged 50 and over with a defined contribution pension.

316 people across Wirral have accessed free, impartial pension guidance and are given help to plan for their future during 2020/21.

Organisation

During the year, we were open to the public for 1500 hours (2020: 4,250).

75 volunteers have given 9,072 hours (2020: volunteer hours 24,420) of their time towards helping people with their advice issues. Opening hours and volunteer hours were greatly affected by Covid and the national lockdown during 2021.

During the year, the Board of Trustees said farewell to one of its Vice-Chair Derek Witherspoon who resigned due to personal commitments. The Board appointed Kunal Kansara as the new Vice-Chair.

The Board has continued to focus on addressing the long-term financial stability of Citizens Advice Wirral, by supporting and encouraging the management team to submit tenders for new contracts, where areas of need have been identified. We delivered against our contract targets and secured additional funding from Wirral Council for the Ask Us Wirral service, and Henry Smith charity, Lottery Community Big Local Fund, Wirral University Teaching Hospital and LCR carers for advice services. We also secured more funding from Healthier West Wirral and, Moreton and Meols Primary Care Networks and a new contract with Cheshire and Wirral Partnership (CWP) to deliver social prescribing services. We also secured an extension of the Debt service through the Greater Merseyside Money Advice Partnership, and extension of the Help to Claim service through National Citizens Advice. Both services which will now run until March 2022.

We raised funds to complement the services we deliver. Our fundraising raffle raised £195. This complemented the regular donations we receive from clients, staff and volunteers and the community, which totalled £5,212.

WIRRAL CITIZENS ADVICE BUREAU LIMITED

COMPANY LIMITED BY GUARANTEE

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

Financial review

As at 31st March 2021 the charity's funds were; restricted funds balance of £nil (2020: £nil), unrestricted funds £533,936 (2020: £458,418) and designated funds of £30,000. The statement of financial activities shows an overall surplus for the period of £75,518 compared with a surplus of £13,203 in 2020.

Total income for the year was £2,155,415 (2020: £1,597,006). Our main funder was Wirral Council £1,101,642 (2020: £881,496). These funds form the basis of the generalist and specialist services offered to the client group

The second main funder of the organisation was the Money and Pensions Service (formerly the Money Advice Service, which provided £237,797 for the Greater Merseyside Money Advice Project (GMAAP), lead by Citizens Advice Knowsley (2020: £210,801). The third largest income source was for the Wirral Social Prescribing Scheme of £192,543 (2020: £165,483), funded 50% from the Department of Health and Social Care and 50% from Wirral Clinical Commissioning group.

A requirement of Wirral Citizens Advice Bureau Limited is to endeavour to maintain surplus financial reserves in each financial year to meet any reasonable foreseeable contingency. The board believes that there is a strong business case to set aside an amount in its reserves to ensure that it can meet all winding up costs in the event that the organisation was required to close and this is also a requirement of the Charity Commission.

The last financial year saw the charity record a small increase to reserves. We review our Reserves Policy on an annual basis and recognise the need to continue to maintain reserves to meet our legal liabilities under the leases for the premises, from which we deliver our services.

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 maintained. Ideally the board would like to be able to call on between 3 and 6 months' normal operating expenditure in the event of the organisation losing their largest contracts. As required by its Memorandum, para 3.19, the organisation has the power to invest monies not immediately required in or upon such investments or other assets as the Trustee Board shall in its discretion think fit and subject nevertheless to such conditions and consents as may be imposed or required by law.

Of the total unrestricted funds held at the year-end of £533,936, which excludes the designated fund, free reserves amounted to £514,060. Three months' winding up costs would be covered by our 'free' reserve figure

Designated funds amounting to £30,000 have been set aside as at 31 March 2021 towards building maintenance and new premises relocation costs.

Risks

Citizens Advice Wirral has a risk register which is regularly reviewed and monitored by the Chief Executive Officer and the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems or action plans put in place to manage those risks.

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 company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021

Structure, Governance and Management Governing document

Wirral Citizens Advice Bureau Ltd is a registered charity and company limited by guarantee. The charity is also known and referred to as Citizens Advice Wirral. The charitable company is governed by its Memorandum and Articles of Association, as amended by special resolutions dated 3 July 2007 and 2 April 2013 and 6 September 2016. The company has no share capital, being a company limited by guarantee. Under clause 5 of its Memorandum of Association the liability of the members is limited to £1 in the event of it being wound up. The charity was formed as a company limited by guarantee on 29 December 2004 to continue the services initiated in 1939 by Wallasey and Birkenhead Citizens Advice Bureaux and in later years by Heswall, New Ferry (Bebington) and West Kirby Citizens Advice Bureaux. The charity commenced operations on 1 October 2005 at which date the assets and liabilities of Bebington CAB, Birkenhead CAB, Heswall CAB, Wallasey CAB and West Kirby CAB were merged into the new entity.

The Trustees adopted a Memorandum of Understanding which is supplemental to the provisions of the Memorandum and Articles of Association. This provides for the planned retirement of Trustees, by limiting the maximum number of three-year terms of office to 2. The Chair, Vice-Chair and Treasurer, may all serve for a maximum of 6 years in addition to the 2 three-year terms as a Trustee. This model takes into account the need for progressive refreshing of the Board, however on occasion trustees may be asked to serve for more than 6 years (or 9 years if they were a Chair, Vice-Chair or Treasurer) to ensure stability and continuity of the Board. Their re-appointment is subject to rigorous review and approval by the Board.

The Board reviews and evaluates its performance, by carrying out a comprehensive appraisal which includes individual interviews with all Board members and the Chief Executive, and then the Chair of the Trustees prepares a report for consideration by the Board.

WIRRAL CITIZENS ADVICE BUREAU LIMITED

COMPANY LIMITED BY GUARANTEE

TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

The trustees, who are also the directors for the purpose of company law, and who served during the year were:

Mr D Witherspoon	(Resigned 29 July 2020)
Mr A Ellis	
Mr J Rowson - Chair	
Mr K Greaney	
Dr W McLean	
Ms L Liang	
Ms M Murphy	
Ms D Kinder - Treasurer	
Ms Carole Rothery	
Dr K Kansara - Vice Chair	

Recruitment and Appointment of Trustees

Trustees, who are also Directors of the Company, are appointed from the local community and the appointments are sanctioned by the whole Board. A trustee selection team vets applications and interviews candidates, before recommending appointments to the Board. A separate process agreed by the Board is followed for the election of the Chair, Vice-chair and Treasurer. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

It is the Chair's responsibility to ensure that all trustees understand their role and responsibilities.

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

If a new trustee is a nominated representative of another organisation, the Chair will ensure that the trustee understands that they must act solely in the best interests of the Wirral Citizens Advice Bureau and that they, not the organisation they are representing, are liable for board decisions.

Organisational Structure

Wirral Citizens Advice Bureau Limited is governed by a Trustee Board which:

- sets the policy of the charity;
- determines corporate strategy;
- sets key strategic objectives and
- makes major decisions about the use of finances.
- reviews performance

The Trustees have ultimate responsibility for the conduct of Wirral Citizens Advice Bureau Limited and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet every two months and delegate the day-to-day operation of the organisation to the Chief Executive Officer and the Management team. The Trustee Board is independent from management. A register of members is maintained at the registered office, and is available to the public.

Induction of Trustees

Citizens Advice membership requirements specify that all members of the trustee board should be inducted and trained in a timely fashion, and understand their responsibilities. Citizens Advice provides induction materials for new trustees as well as tools to help trustees to identify any personal training needs. All trustees have access to the Trustee Board information drive which brings together policies, guidance, tools and standard documents for their use.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
TRUSTEES' REPORT (CONTINUED)(INCLUDING DIRECTORS' REPORT)
FOR THE YEAR ENDED 31 MARCH 2021

Related Parties

The charity is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureau, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Wirral Citizens Advice Bureau Limited in order to fulfil its charitable objectives and comply with the national membership requirements.

The charity also cooperates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the Trustees holds the position of Trustee/Director of another charity, provided there is no conflict of interest, they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

Pay policy

Pay is reviewed on an annual basis by the remuneration panel to ensure grades align to comparative roles across the Community and Voluntary Sector. The panel consists of the Chair, Vice-chair, Treasurer, Chief Executive Officer, Finance Officer and the Staff representative. The Chief Executive Officer, Finance Officer and Staff Representative absent themselves during meetings when their own position is being discussed. The proposals of the pay panel are then submitted to the Board for consideration and approval.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor are aware of such information.

The trustees' report was approved by the Board of Trustees.

DocuSigned by:

 170B128552A1436.....
Mr J Rowson - Chair
 Trustee
 Dated: 13/12/2021

DocuSigned by:

 A8353080043E4F9.....
Ms D Kinder - Treasurer
 Trustee 13/12/2021
 Dated:.....

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
STATEMENT OF TRUSTEES' RESPONSIBILITIES
FOR THE YEAR ENDED 31 MARCH 2021

The trustees, who are also the directors of Wirral Citizens Advice Bureau Limited for the purpose of company law, are responsible for preparing the Trustees' Report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the accounts; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

WIRRAL CITIZENS ADVICE BUREAU LIMITED

COMPANY LIMITED BY GUARANTEE

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF WIRRAL CITIZENS ADVICE BUREAU LIMITED

Opinion

We have audited the financial statements of Wirral Citizens Advice Bureau Limited (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

WIRRAL CITIZENS ADVICE BUREAU LIMITED

COMPANY LIMITED BY GUARANTEE

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF WIRRAL CITIZENS ADVICE BUREAU LIMITED

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

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

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

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, taxation legislation and data protection, anti-bribery, employment and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

**WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE TRUSTEES OF WIRRAL CITIZENS ADVICE BUREAU LIMITED**

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting of documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring management as to actual and potential litigation and claims.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

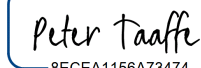
Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

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

**Peter Taaffe FCA CTA DChA (Senior Statutory Auditor)
for and on behalf of BWM
Chartered Accountants
Statutory Auditor**

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Suite 5.1
12 Tithebarn Street
Liverpool
L2 2DT

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2021

Current financial year

		Unrestricted funds general 2021 £	Unrestricted funds designated 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
	Notes					
<u>Income and endowments from:</u>						
Donations and legacies	3	5,300	-	-	5,300	8,530
Charitable activities	4	1,151,646	-	992,221	2,143,867	1,579,737
Other trading activities	5	195	-	-	195	4,170
Investments	6	268	-	-	268	413
Other income	7	5,785	-	-	5,785	4,156
Total income		1,163,194	-	992,221	2,155,415	1,597,006
<u>Expenditure on:</u>						
Charitable activities	8	1,083,148	-	996,749	2,079,897	1,566,938
Other	13	-	-	-	-	16,865
Total resources expended		1,083,148	-	996,749	2,079,897	1,583,803
Net income/ (expenditure) for the year		80,046	-	(4,528)	75,518	13,203
Transfers between funds		(4,528)	-	4,528	-	-
Net movement in funds		75,518	-	-	75,518	13,203
Fund balances at 1 April 2020		458,418	30,000	-	488,418	475,214
Fund balances at 31 March 2021		533,936	30,000	-	563,936	488,417

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2021

Prior financial year

		Unrestricted funds general 2020 £	Unrestricted funds designated 2020 £	Restricted funds 2020 £	Total 2020 £
	Notes				
<u>Income and endowments from:</u>					
Donations and legacies	3	8,530	-	-	8,530
Charitable activities	4	1,122,458	-	457,279	1,579,737
Other trading activities	5	4,170	-	-	4,170
Investments	6	413	-	-	413
Other income	7	4,156	-	-	4,156
Total income		1,139,727	-	457,279	1,597,006
<u>Expenditure on:</u>					
Charitable activities	8	1,095,706	-	471,232	1,566,938
Other	13	16,865	-	-	16,865
Total resources expended		1,112,571	-	471,232	1,583,803
Net income/ (expenditure) for the year		27,156	-	(13,953)	13,203
Transfers between funds		(12,222)	-	12,222	-
Net movement in funds		14,934	-	(1,731)	13,203
Fund balances at 1 April 2019		443,483	30,000	1,731	475,214
Fund balances at 31 March 2020		458,417	30,000	-	488,417

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
BALANCE SHEET
AS AT 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	14		19,876		37,830
Current assets					
Debtors	16	99,227		243,271	
Cash at bank and in hand		727,795		403,020	
		827,022		646,291	
Creditors: amounts falling due within one year	17	(248,155)		(158,385)	
Net current assets			578,867		487,906
Total assets less current liabilities			598,743		525,736
Provisions for liabilities	19		(34,807)		(37,319)
Net assets			563,936		488,417
Funds of the charity					
<u>Unrestricted funds</u>					
Designated funds	22	30,000		30,000	
General unrestricted funds		533,936		458,417	
			563,936		488,417
			563,936		488,417

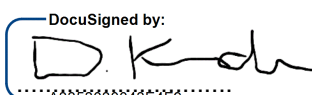
These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

13/12/2021

The accounts were approved by the Trustees on

DocuSigned by:

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 Mr J Rowson - Chair

DocuSigned by:

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 Ms D Kinder - Treasurer

Company Registration No. 05322034

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	27		324,507		(160,372)
Investing activities					
Purchase of tangible fixed assets		-		(2,462)	
Investment income received		268		413	
Net cash generated from/(used in) investing activities			268		(2,049)
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			324,775		(162,421)
Cash and cash equivalents at beginning of year			403,020		565,441
Cash and cash equivalents at end of year			727,795		403,020

WIRRAL CITIZENS ADVICE BUREAU LIMITED

COMPANY LIMITED BY GUARANTEE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

Charity information

Wirral Citizens Advice Bureau Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is 237-243 Liscard Road, Wallasey, Wirral, CH44 5TH.

1.1 Accounting convention

The accounts have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared on the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the accounts.

1.3 Charitable funds

Unrestricted funds are available to use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the accounts.

Designated funds comprise funds which have been set aside at the discretion of the Trustees for specific purposes. The purpose and uses of the designated funds are set out in the notes to the accounts.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

The charity 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.

Grants made to finance the activities of the bureau are credited to the statement of the financial activity in the period to which they relate.

Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

Investment income, donations and legacies are included in the statement of the financial activity on receipt.

1.5 Expenditure

All expenditure is accounted for on an accruals basis. All expenditure directly related to the provision of advice services is included within charitable expenditure. Other costs incurred have been allocated between charitable activities, support costs and governance costs as appropriate

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold land and buildings	2% straight line
Computer equipment	25% straight line
Fixtures, fittings & equipment	15% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

Items are capitalised if their value is over £500.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

1 Accounting policies

(Continued)

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

1.12 Taxation

The charity benefits from various exemptions from taxation afforded by tax legislation and is not liable to corporation tax on income or gains falling within those exemptions. Recovery is made of tax deducted from qualifying income and from receipts under Gift Aid.

The charity is also able to partially recover Value Added Tax. Expenditure that is not recoverable by the charity is recorded in the accounts inclusive of VAT.

1.13 Pension

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the statement of financial activity in the period in which they are incurred.

The charity contributes to The Pensions Trust SCVO Final Salary Pension Scheme (the "Scheme") in respect of the former employees of Wallasey Citizens Advice Bureau. The Scheme is a multi employer defined benefit scheme. The Scheme is funded and is contracted out of the state scheme. This Scheme closed on 31 March 2010 but the charity makes deficit contributions.

From 1 November 2014 the organisation's work place pension scheme is provided by NEST.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds general 2021 £	Unrestricted funds general 2020 £
Donations and gifts	5,300	8,530

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

4 Charitable activities

	Building Better Opportunities	Debt Advisory Services	Social Prescribing Scheme	Advice & Casework	Primary Care Network	Gambling Support Service	Total 2021	Total 2020
	2021	2021	2021	2021	2021	2021		
	£	£	£	£	£	£	£	£
Services provided under contract	34,699	237,797	-	1,153,889	317,891	-	1,744,276	1,343,750
Performance related grants	-	-	192,543	163,548	-	43,500	399,591	235,987
	<u>34,699</u>	<u>237,797</u>	<u>192,543</u>	<u>1,317,437</u>	<u>317,891</u>	<u>43,500</u>	<u>2,143,867</u>	<u>1,579,737</u>
Analysis by fund								
Unrestricted funds - general	-	-	-	1,151,646	-	-	1,151,646	1,122,458
Restricted funds	34,699	237,797	192,543	165,791	317,891	43,500	992,221	457,279
	<u>34,699</u>	<u>237,797</u>	<u>192,543</u>	<u>1,317,437</u>	<u>317,891</u>	<u>43,500</u>	<u>2,143,867</u>	<u>1,579,737</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

4 Charitable activities

(Continued)

For the year ended 31 March 2020

	Building Better Opportunities	Debt Advisory Services	Social Prescribing Scheme	Advice & Casework	Primary Care Network	Gambling Support Service	Total 2020
	£	£	£	£	£	£	£
Services provided under contract	60,115	210,801	-	1,033,687	39,147	-	1,343,750
Performance related grants	-	-	192,487	-	-	43,500	235,987
	<u>60,115</u>	<u>210,801</u>	<u>192,487</u>	<u>1,033,687</u>	<u>39,147</u>	<u>43,500</u>	<u>1,579,737</u>
Analysis by fund							
Unrestricted funds - general	-	210,801	-	911,657	-	-	1,122,458
Restricted funds	60,115	-	192,487	122,030	39,147	43,500	457,279
	<u>60,115</u>	<u>210,801</u>	<u>192,487</u>	<u>1,033,687</u>	<u>39,147</u>	<u>43,500</u>	<u>1,579,737</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

5 Other trading activities

	Unrestricted funds general 2021 £	Unrestricted funds general 2020 £
Fundraising events	195	4,170
	<u> </u>	<u> </u>

6 Investments

	Unrestricted funds general 2021 £	Unrestricted funds general 2020 £
Interest receivable	268	413
	<u> </u>	<u> </u>

7 Other income

	Unrestricted funds general 2021 £	Unrestricted funds general 2020 £
Other income	5,785	4,156
	<u> </u>	<u> </u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

8 Charitable activities

	Building Better Opportunities	Debt Advisory Services	Social Prescribing Scheme	Advice & Casework	Primary Care Network	Gambling Support Service	Total 2021	Total 2020
	2021	2021	2021	2021	2021	2021		
	£	£	£	£	£	£	£	£
Staff costs	37,037	199,589	115,248	808,002	288,073	34,994	1,482,943	1,022,234
Office expenses	179	1,338	253	47,946	1,774	-	51,490	22,268
Staff and volunteer costs	11	766	7,598	2,347	2,383	18	13,123	15,602
Partner payments	-	-	46,150	112,636	-	-	158,786	182,743
Publicity & promotion	-	-	2,025	1,263	2,832	337	6,457	4,279
Translation & equipment aids	-	-	-	4,026	-	-	4,026	260
Legal & Professional	-	-	-	-	-	-	-	6,080
Sundry expenses	-	4,825	-	-	-	-	4,825	20
	<u>37,227</u>	<u>206,518</u>	<u>171,274</u>	<u>976,220</u>	<u>295,062</u>	<u>35,349</u>	<u>1,721,650</u>	<u>1,253,486</u>
Share of support costs (see note 9)	(2,647)	38,806	20,919	260,877	22,507	8,128	348,590	303,249
Share of governance costs (see note 9)	119	670	350	8,088	324	106	9,657	10,203
	<u>34,699</u>	<u>245,994</u>	<u>192,543</u>	<u>1,245,185</u>	<u>317,893</u>	<u>43,583</u>	<u>2,079,897</u>	<u>1,566,938</u>
Analysis by fund								
Unrestricted funds - general	-	4,071	-	1,079,077	-	-	1,083,148	1,095,706
Restricted funds	34,699	241,923	192,543	166,108	317,893	43,583	996,749	471,232
	<u>34,699</u>	<u>245,994</u>	<u>192,543</u>	<u>1,245,185</u>	<u>317,893</u>	<u>43,583</u>	<u>2,079,897</u>	<u>1,566,938</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

8 Charitable activities

(Continued)

For the year ended 31 March 2020

	Building Better Opportunities	Debt Advisory Services	Social Prescribing Scheme	Ask Us Wirral	Food bank	Financial capability & other	Total 2020
	£	£	£	£	£	£	£
Staff costs	57,066	167,984	87,393	650,444	24,275	35,072	1,022,234
Office expenses	60	8,484	1,081	2,434	10,204	5	22,268
Staff and volunteer costs	-	1,866	4,307	8,612	-	817	15,602
Partner payments	-	-	69,912	112,831	-	-	182,743
Publicity & promotion	-	-	1,721	1,518	601	439	4,279
Translation & equipment aids	-	-	-	260	-	-	260
Legal & Professional	-	-	6,000	-	80	-	6,080
Sundry expenses	20	-	-	-	-	-	20
	<u>57,146</u>	<u>178,334</u>	<u>170,414</u>	<u>776,099</u>	<u>35,160</u>	<u>36,333</u>	<u>1,253,486</u>
Share of support costs (see note 9)	16,431	58,014	21,959	195,856	3,941	7,048	303,249
Share of governance costs (see note 9)	285	883	114	8,748	47	126	10,203
	<u>73,862</u>	<u>237,231</u>	<u>192,487</u>	<u>980,703</u>	<u>39,148</u>	<u>43,507</u>	<u>1,566,938</u>
Analysis by fund							
Unrestricted funds - general	-	237,231	-	858,475	-	-	1,095,706
Restricted funds	73,862	-	192,487	122,228	39,148	43,507	471,232
	<u>73,862</u>	<u>237,231</u>	<u>192,487</u>	<u>980,703</u>	<u>39,148</u>	<u>43,507</u>	<u>1,566,938</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

9 Support costs

	Support costs £	Governance costs £	2021 £	Support costs £	Governance costs £	2020 £
Staff costs	174,879	-	174,879	144,051	-	144,051
Depreciation	17,952	-	17,952	20,851	-	20,851
Premises costs	49,772	-	49,772	46,036	-	46,036
Office costs	81,200	-	81,200	73,183	-	73,183
Staff and volunteer costs	15,984	-	15,984	10,337	-	10,337
Other costs	8,803	-	8,803	8,791	-	8,791
Audit fees	-	3,600	3,600	-	3,500	3,500
Accountancy	-	1,035	1,035	-	1,040	1,040
Legal and professional	-	176	176	-	473	473
Insurance	-	4,846	4,846	-	5,190	5,190
	<u>348,590</u>	<u>9,657</u>	<u>358,247</u>	<u>303,249</u>	<u>10,203</u>	<u>313,452</u>
Analysed between						
Charitable activities	<u>348,590</u>	<u>9,657</u>	<u>358,247</u>	<u>303,249</u>	<u>10,203</u>	<u>313,452</u>

Indirect central costs are calculated on the amount of resource given to each project using the percentage staff and volunteer time per project ratio(calculated on the salaries allocation).

10 Auditor's remuneration

The analysis of auditor's remuneration is as follows:

	2021 £	2020 £
Fees payable to the charity's auditor for the audit of the charity's annual accounts	3,600	3,500
Non-audit services		
Accountancy fees	<u>1,035</u>	<u>1,040</u>

11 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year. No trustees were reimbursed for travel expenses during the year. (2020: no remuneration but eleven trustees were reimbursed for expenses totalling £1,187).

WIRRAL CITIZENS ADVICE BUREAU LIMITED
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FOR THE YEAR ENDED 31 MARCH 2021

12 Employees

Number of employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Management	6	6
Primary Care Network	11	-
GMMAP Debt Service	9	7
Gambling Support Service	1	1
Universal Credit Scheme	4	5
Building Better Opportunities	1	3
Ask Us Wirral	32	28
Henry Smith Benefits	2	-
Food Bank	1	1
Social Prescribing Scheme	4	3
	<u>71</u>	<u>54</u>

Employment costs

	2021 £	2020 £
Wages and salaries	1,477,989	1,042,234
Social security costs	114,923	79,936
Other pension costs	64,910	44,115
	<u>1,657,822</u>	<u>1,166,285</u>

There were no employees whose annual remuneration was £60,000 or more.

13 Other

	Unrestricted funds general 2021	Unrestricted funds general 2020
Other expenditure	-	16,865
	<u>-</u>	<u>16,865</u>

This relates to amounts written off in respect of the Enterprise Hub project in the prior year. The funder changed the project requirements resulting in a reduction in outcomes and income was therefore lower than originally predicted and staff remuneration costs.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

14 Tangible fixed assets

	Leasehold land and buildings £	Computer equipment £	Fixtures, fittings & equipment £	Total £
Cost				
At 1 April 2020	60,130	16,566	4,114	80,810
At 31 March 2021	60,130	16,566	4,114	80,810
Depreciation and impairment				
At 1 April 2020	29,427	10,226	3,329	42,982
Depreciation charged in the year	14,562	2,710	680	17,952
At 31 March 2021	43,989	12,936	4,009	60,934
Carrying amount				
At 31 March 2021	16,141	3,630	105	19,876
At 31 March 2020	30,704	6,341	785	37,830

15 Financial instruments

	2021 £	2020 £
Carrying amount of financial assets		
Debt instruments measured at amortised cost	825,167	620,561
Carrying amount of financial liabilities		
Measured at amortised cost	43,579	36,437

16 Debtors

	2021 £	2020 £
Amounts falling due within one year:		
Trade debtors	97,372	211,889
Other debtors	-	5,652
Prepayments & Accrued income	1,855	25,730
	99,227	243,271

WIRRAL CITIZENS ADVICE BUREAU LIMITED
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

17 Creditors: amounts falling due within one year

	Notes	2021 £	2020 £
Other taxation and social security		90,377	73,822
Deferred income	18	114,199	48,126
Trade creditors		36,265	35,950
Accruals		7,314	487
		<u>248,155</u>	<u>158,385</u>

18 Deferred income

	2021 £	2020 £
Other deferred income	114,199	48,126
	<u>114,199</u>	<u>48,126</u>

Deferred income is included in the financial statements as follows:

	2021 £	2020 £
Current liabilities	114,199	48,126
	<u>114,199</u>	<u>48,126</u>
	2021 £	2020 £
Total deferred income at 1 April 2020	48,126	5,000
Amounts received in the year	114,199	48,126
Amounts credited to statement of financial activities	(48,126)	(5,000)
	<u>114,199</u>	<u>48,126</u>
Total deferred income at 31 March 2021	<u>114,199</u>	<u>48,126</u>

Deferred income relates to amounts received in advance of entitlement.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

19 Provisions for liabilities

	Notes	2021 £	2020 £
Retirement benefit obligations		34,807	37,319
		<u>34,807</u>	<u>37,319</u>

The pension deficit represents the total contributions payable by the charity in respect of their share of the deficit on The Pensions Trust SCVO Final Salary Pension Scheme as assessed at 30 September 2017 by the Scheme's own actuary.

20 Pension & other post-retirement benefit commitment

The charity contributes to The Pensions Trust SCVO Final Salary Pension Scheme (the "Scheme") in respect of the former employees of the Wallasey Citizens Advice Bureau. The Scheme is a multi-employer defined benefit scheme. The Scheme is funded and is contracted out of the state scheme. This scheme closed on 31 March 2010.

The last formal valuation of the Scheme was performed at 30 September 2017 by a professionally qualified actuary using the "projected unit credit" method. The valuation figures revealed a shortfall of assets compared with the value of liabilities. The charity's share of the deficit was assessed as £323,451 as at 30 September 2017 by the Scheme's own actuary. A scheme has been agreed whereby employers will make deficit contributions from 1 April 2010 until 31 March 2026, at a set rate.

The amount payable to the scheme for the period was £6,583 including scheme expenses (2020 - £6,421). The amount due to the Scheme at 31 March 2019 was £nil (2020 - £nil).

At the 31 March 2021 the remaining balance payable to the scheme was £34,807 (2020: £37,319).

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COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

21 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds				Movement in funds				Balance at 31 March 2021
	Balance at 1 April 2019	Income	Expenditure	Transfers	Balance at 1 April 2020	Income	Expenditure	Transfers	
	£	£	£	£	£	£	£	£	£
GMMAP	-	-	-	-	-	237,797	(241,924)	4,127	-
Building Better Opportunities	-	60,115	(73,864)	13,749	-	34,699	(34,699)	-	-
Social Prescribing Scheme	1,731	192,487	(192,487)	(1,731)	-	192,543	(192,543)	-	-
Universal Credit Scheme	-	117,030	(117,227)	197	-	127,698	(128,016)	318	-
Gambling Support Service	-	43,500	(43,507)	7	-	43,500	(43,583)	83	-
Sanctuary Housing	-	5,000	(5,000)	-	-	-	-	-	-
Primary Care Network	-	39,147	(39,147)	-	-	317,891	(317,891)	-	-
Assuras Health Communities	-	-	-	-	-	4,000	(4,000)	-	-
Beechwood, Ballatyne & Bidston	-	-	-	-	-	3,000	(3,000)	-	-
Henry Smith Benefits and Debt Project	-	-	-	-	-	28,850	(28,850)	-	-
West Kirby Older People's Advice Project	-	-	-	-	-	2,243	(2,243)	-	-
	<u>1,731</u>	<u>457,279</u>	<u>(471,232)</u>	<u>12,222</u>	<u>-</u>	<u>992,221</u>	<u>(996,749)</u>	<u>4,528</u>	<u>-</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

21 Restricted funds

(Continued)

GMMAP - Funding supports Wirral residents with their debt issues

Building Better opportunities - Funding will support projects in England that tackle poverty and promote social inclusion. The project commenced in November 2016 and finished in October 2020.

Social Prescribing Scheme - Funding was received for Citizens Advice Wirral to work closely with local GP's in identifying patients with mild to moderate mental health and breathing problems and offer support. The project commenced in October 2018.

Universal Credit Scheme - Funding received from DWP via Citizens Advice to support people in Wirral to make Universal Credit Claims.

Gambling Support Service - the scheme was launched in 2019 and funding was received from GambleAware via Citizens Advice to raise awareness and train frontline staff about harmful gambling and to support clients affected by harmful gambling.

Primary Care Network - funded Social Prescribing Link Workers in Primary Care networks, working with GP patients to write an action plan to address social (non medical) issues as a result of isolation, loneliness or poor health and wellbeing.

Assuras Healthy Communities - Funded by Assuras to provide advice to patients at Commonfiled surgery

Beechwood, Ballatyne and Bidston - Funding from the National Lottery Community Big Local Fund to provide financial advice to residents in the Beechwood, Ballantyne and Bidston Village areas in Wirral.

Henry Smith Benefits Debt project - Funding from Henry Smith Charity to provide benefits and debt advice to people in Wirral

West Kirby Older People's advice project - Funding from the West Kirby Charity to provide advice to older people on the issues they face.

The Charity supports any shortfall of funding on these programmes from reserves to ensure continuity of service

WIRRAL CITIZENS ADVICE BUREAU LIMITED
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

22 Designated funds

	Movement in funds		Movement in funds		
	Balance at 1 April 2019	Income	Balance at 1 April 2020	Income	Balance at 31 March 2021
	£	£	£	£	£
Wallasey Centre	30,000	-	30,000	-	30,000
	<u>30,000</u>	<u>-</u>	<u>30,000</u>	<u>-</u>	<u>30,000</u>
	<u><u>30,000</u></u>	<u><u>-</u></u>	<u><u>30,000</u></u>	<u><u>-</u></u>	<u><u>30,000</u></u>

Designated funds amounting to £30,000 have been set aside as at 31 March 2021 towards building maintenance costs.

WIRRAL CITIZENS ADVICE BUREAU LIMITED
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

23 Analysis of net assets between funds

	Unrestricted	Designated	Restricted	Total	Unrestricted	Designated	Restricted	Total
	2021	2021	2021	2021	2020	2020	2020	2020
	£	£	£	£	£	£	£	£
Fund balances at 31 March 2021 are represented by:								
Tangible assets	19,876	-	-	19,876	37,830	-	-	37,830
Current assets/(liabilities)	548,867	30,000	-	578,867	457,906	30,000	-	487,906
Provisions and pensions	(34,807)	-	-	(34,807)	(37,319)	-	-	(37,319)
	<u>533,936</u>	<u>30,000</u>	<u>-</u>	<u>563,936</u>	<u>458,417</u>	<u>30,000</u>	<u>-</u>	<u>488,417</u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
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FOR THE YEAR ENDED 31 MARCH 2021

24 Financial commitments, guarantees and contingent liabilities

At the year end the trustees acknowledge that they have a future obligation to pay dilapidation costs for their current premises. At the year end the figure can not be reliably estimated and as such no provision has been included within the accounts.

25 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2021 £	2020 £
Within one year	38,528	40,488
Between two and five years	2,395	39,862
	<u>40,923</u>	<u>80,350</u>

26 Related party transactions

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2021 £	2020 £
Aggregate compensation	<u>142,780</u>	<u>136,330</u>

There were no other related party transactions.

No guarantees have been given or received.

27 Cash generated from operations

	2021 £	2020 £
Surplus for the year	75,518	13,203
Adjustments for:		
Investment income recognised in statement of financial activities	(268)	(413)
Depreciation and impairment of tangible fixed assets	17,952	20,851
Movements in working capital:		
Decrease/(increase) in debtors	144,044	(192,228)
Increase/(decrease) in creditors	23,697	(58,146)
Difference between pension charge and cash contributions	(2,509)	(13,235)
Increase in deferred income	66,073	43,126
Cash generated from/(absorbed by) operations	<u><u>324,507</u></u>	<u><u>(160,372)</u></u>

WIRRAL CITIZENS ADVICE BUREAU LIMITED
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FOR THE YEAR ENDED 31 MARCH 2021

28 Analysis of changes in net funds

The charity had no debt during the year.

29 Company limited by guarantee

Wirral Citizens Advice Bureau Limited is incorporated under the Companies Act as a company limited by guarantee. The liability of the members is limited to £1.

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