

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

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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: <ul style="list-style-type: none"> - 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: <ul style="list-style-type: none"> - 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: <ul style="list-style-type: none"> - 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: <ul style="list-style-type: none"> - Map gaps in demand and target our funding activities to address those gaps - Diversify our funding base 	5. To strengthen our capabilities, we will: <ul style="list-style-type: none"> - 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:

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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**

DocuSigned by:
 14/12/2021
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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:

 170B128552A1436...
 Mr J Rowson - Chair

DocuSigned by:

 A3353030043E4F9...
 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
COMPANY LIMITED BY GUARANTEE
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
COMPANY LIMITED BY GUARANTEE
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2021

12 Employees

Number of employees

The average monthly number of employees during the year was:

	2021	2020
	Number	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	Unrestricted
	funds	funds
	general	general
	2021	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	<u>114,199</u>	<u>48,126</u>

Deferred income is included in the financial statements as follows:

	2021 £	2020 £
Current liabilities	<u>114,199</u>	<u>48,126</u>
	<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)
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).

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

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 2019	Income	Expenditure	Transfers	Balance at 1 April 2020	Income	Expenditure	Transfers	Balance at 31 March 2021	
	£	£	£	£	£	£	£	£	£	
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
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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>30,000</u>	<u>-</u>	<u>30,000</u>	<u>-</u>	<u>30,000</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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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
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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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
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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