

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	(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)
Chief Executive	Ms I McDougall	(Appointed 27 July 2022)
	Mr A Stocker	(Appointed 27 July 2022)
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 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: <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. - 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: <ul style="list-style-type: none"> - 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: <ul style="list-style-type: none"> - 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.

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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
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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		<u>1,263,631</u>	<u>-</u>	<u>900,052</u>	<u>2,163,683</u>	<u>2,155,415</u>
<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		<u>1,180,373</u>	<u>-</u>	<u>900,052</u>	<u>2,080,425</u>	<u>2,079,897</u>
Net movement in funds		83,258	-	-	83,258	75,518
Fund balances at 1 April 2021		<u>533,936</u>	<u>30,000</u>	<u>-</u>	<u>563,936</u>	<u>488,418</u>
Fund balances at 31 March 2022		<u><u>617,194</u></u>	<u><u>30,000</u></u>	<u><u>-</u></u>	<u><u>647,194</u></u>	<u><u>563,936</u></u>

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
COMPANY LIMITED BY GUARANTEE
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	34,699	237,797	192,543	165,791	317,891	43,500	992,221
	<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
COMPANY LIMITED BY GUARANTEE
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
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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
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
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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 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 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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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.

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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
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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
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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
	£	£	£	£	£	£	£	£
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 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>

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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
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
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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.