

Charity registration number 1109156

Company registration number 05322034 (England and Wales)

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

# WIRRAL CITIZENS ADVICE BUREAU LIMITED

## COMPANY LIMITED BY GUARANTEE

### LEGAL AND ADMINISTRATIVE INFORMATION

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

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

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

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2019)

**Chair's Report**

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

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

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

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

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

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

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

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

**John Rowson, Chair of the Board of Trustees**

For more information about our services, please go to [www.citizensadvicewirral.org.uk](http://www.citizensadvicewirral.org.uk)

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

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**Objectives and activities**

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

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

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

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

**Aim**

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

**Vision**

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

**Values**

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

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

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

**Objectives**

We have 5 key strategic objectives -

<b>Improving lives in Wirral</b>		
<b>1. To provide good quality information, advice and casework and social prescribing services to our clients:</b> <ul style="list-style-type: none"> <li>•Continue to deliver services effectively, adapting them and growing them where possible to meet rising demand</li> <li>•To improve Wirral residents mental health and wellbeing and support them to be more financially resilient</li> <li>•To provide the right environment for our services, and make best use of digital tools and approaches.</li> <li>•Empower Wirral residents to self-help or address problems before they become serious issues</li> </ul>	<b>2. To campaign to change policy and procedure:</b> <ul style="list-style-type: none"> <li>•Campaign on the design and delivery of services, support and benefits that lead to issues for Wirral residents</li> <li>•Carry out campaigns that promote equality, challenges discrimination and influences locally and nationally</li> </ul>	<b>3. To provide services and ensure efficiencies through partnerships working</b> <ul style="list-style-type: none"> <li>•To maintain and strengthen local, regional and national partnerships.</li> <li>•Build strategic alliances to improve our impact</li> <li>•Work closely with partners to extend reach into communities to those who need information, advice and social prescribing</li> </ul>

<b>Strengthen Citizens Advice Wirral</b>	
<b>4. To consolidate, adapt services or seek opportunities to grow to ensure future sustainability and meet increasing demand:</b> <ul style="list-style-type: none"> <li>•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</li> <li>•Maintain our diverse funding base</li> <li>•Adapt delivery of services as needed to meet changing demand and respond to funding availability</li> </ul>	<b>5. To strengthen our capabilities, we will:</b> <ul style="list-style-type: none"> <li>•Recruit and retain the staff and volunteers we need</li> <li>•Continue to implement our EDI action plan to take forward our EDI charter</li> <li>•Succession plan for the honorary officer roles and continue to develop the board's overall capability</li> </ul>

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

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**Activities, Achievements and Performance**

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

**The Ask Us Wirral Service (Information and Advice contract)**

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

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

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

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

**Wirral Foodbank Plus Project**

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

During 2022/23 1806 people were supported.

**Social Prescribing for five Primary Care Networks**

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

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

**Social Prescribing for Cheshire and Wirral Partnership (CWP)**

Funded by CWP.

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

The project supported 195 clients.

**Long Covid Social Prescribing project**

Funded by Wirral Community Health and Care Trust

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

The project supported 556 clients.

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

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**Help to Claim**

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

The project supported 2961 clients.

**Wirral St John's Hospice**

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

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

The project supported 113 people.

**Beechwood, Ballantyne and Bidston Village advice project**

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

**Henry Smith Benefits and Debt project**

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

**Better Off support financial capability project**

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

The project started in February 2023 and supported 32 people.

**Adder advice and social prescribing project**

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

We provided advice and social prescribing to 208 clients.

**COMF advice project**

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

The project supported 768 people.

**Aftercare project**

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

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

**Wirral Online Together**

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

The project supported 77 clients.



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

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**Pensionwise**

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

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

**GMMAP**

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

**Organisation**

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

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

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

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

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

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

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**Financial review**

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

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

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

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

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

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

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

In reviewing the potential costs that could arise should a significant reduction in income be incurred the Trustees have determined that 'free' reserves should be maintained. Ideally the board would like to be able to call on between 3 and 6 months' normal operating expenditure in the event of the organisation losing their largest contracts. Under its Articles of Association, the organisation has the power to invest monies not immediately required in or upon such investments or other assets as the Trustee Board shall in its discretion think fit and subject nevertheless to such conditions and consents as may be imposed or required by law.

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

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

**Risks**

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

Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

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

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**Structure, Governance and Management Governing document**

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

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

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

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

Mr A Ellis

Mr J Rowson - Chair

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

Dr W McLean

(Resigned 31 July 2023)

Ms M Murphy

Ms Carole Rothery

(Resigned 27 July 2022)

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

(Resigned 28 April 2023)

Ms L Melkowski

(Appointed 27 July 2022)

Ms M Foster

(Appointed 27 July 2022)

Ms K Joynson

(Appointed 27 July 2022)

Ms J Hunter - Treasurer

(Appointed 27 July 2022)

Ms I McDougall

(Appointed 27 July 2022)

Mr A Stocker

(Appointed 27 July 2022)

Mr J Sullivan

(Appointed 27 March 2023)

**Recruitment and Appointment of Trustees**

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

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

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

**Organisational Structure**

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

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

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

**Induction of Trustees**

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

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

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**Related Parties**

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

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

**Pay policy**

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

**Disclosure of information to auditor**

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

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

.....  
**Mr J Rowson - Chair**

Treasurer

Dated: .....

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

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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**

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**Opinion**

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

In our opinion, the financial statements:

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

**Basis for opinion**

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

**Conclusions relating to going concern**

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

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

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

**Other information**

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

We have nothing to report in this regard.

**Opinions on other matters prescribed by the Companies Act 2006**

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

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

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

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**Matters on which we are required to report by exception**

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

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

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

**Responsibilities of trustees**

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

**Auditor's responsibilities for the audit of the financial statements**

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

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

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

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



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

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

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

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

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

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

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

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

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

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

**Use of our report**

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

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

8 November 2023

**Chartered Accountants  
Statutory Auditor**

Suite 5.1  
12 Tithebarn Street  
Liverpool  
L2 2DT

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

**Current financial year**

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

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

All income and expenditure derive from continuing activities.

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

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

Prior financial year

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

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

All income and expenditure derive from continuing activities.

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

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

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

The financial statements were approved by the Trustees on .....

.....  
Ms J Hunter - Treasurer  
**Trustee**

**Company registration number 05322034**

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

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

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

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**1 Accounting policies**

**Charity information**

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

**1.1 Accounting convention**

The financial statements have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

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

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

**1.2 Going concern**

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

**1.3 Charitable funds**

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

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

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

**1.4 Income**

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

The charity receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements.

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

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

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

**1.5 Expenditure**

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

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

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**1 Accounting policies**

**(Continued)**

**1.6 Tangible fixed assets**

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

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

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

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

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

**1.7 Impairment of fixed assets**

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

**1.8 Cash and cash equivalents**

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

**1.9 Financial instruments**

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

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

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

**Basic financial assets**

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

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

---

**1 Accounting policies**

**(Continued)**

***Basic financial liabilities***

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

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

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

***Derecognition of financial liabilities***

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

**1.10 Employee benefits**

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

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

**1.11 Taxation**

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

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

**1.12 Pension**

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

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

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

**2 Critical accounting estimates and judgements**

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

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



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

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**3 Donations and legacies**

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

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

**FOR THE YEAR ENDED 31 MARCH 2023**

**4 Charitable activities**

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

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

**4 Charitable activities**

**(Continued)**

For the year ended 31 March 2022

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

**5 Other trading activities**

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

**6 Investments**

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

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

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**7 Other income**

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

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

**FOR THE YEAR ENDED 31 MARCH 2023**

**8 Charitable activities**

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

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

**8 Charitable activities**

**(Continued)**

**For the year ended 31 March 2022**

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

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

**9 Other**

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

**10 Support costs**

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

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

**11 Trustees**

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

**WIRRAL CITIZENS ADVICE BUREAU LIMITED**  
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**12 Auditor's remuneration**

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

**13 Employees**

The average monthly number of employees during the year was:

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

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

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

**14 Taxation**

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



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**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
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**15 Tangible fixed assets**

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

**16 Financial instruments**

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

**17 Debtors**

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

**WIRRAL CITIZENS ADVICE BUREAU LIMITED**  
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**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
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**18 Creditors: amounts falling due within one year**

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

**19 Deferred income**

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

Deferred income is included in the financial statements as follows:

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

Deferred income relates to amounts received in advance of entitlement.

**WIRRAL CITIZENS ADVICE BUREAU LIMITED**  
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**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
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**20 Provisions for liabilities**

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

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

**21 Retirement benefit schemes**

**Defined contribution schemes**

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

**Defined benefit schemes**

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

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

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

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

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**21 Retirement benefit schemes**

**(Continued)**

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

**Deficit contributions**

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

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

**Deficit contributions**

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

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

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

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

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**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
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**21 Retirement benefit schemes**

**(Continued)**

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

**PRESENT VALUES OF PROVISION**

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

**RECONCILIATION OF OPENING AND CLOSING PROVISIONS**

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

**INCOME AND EXPENDITURE IMPACT**

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

**ASSUMPTIONS**

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

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

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**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**21 Retirement benefit schemes**

**(Continued)**

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

**DEFICIT CONTRIBUTIONS SCHEDULE**

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

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

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**22 Restricted funds**

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

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

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**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
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**22 Restricted funds**

**(Continued)**

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

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

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

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

GMMAP - Funding supports Wirral residents with their debt issues.

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

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

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

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

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

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

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

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



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**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2023**

**23 Designated funds**

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

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

**24 Analysis of net assets between funds**

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

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**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:

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

**26 Related party transactions**

**Remuneration of key management personnel**

The remuneration of key management personnel is as follows.

	<b>2023</b> £	<b>2022</b> £
Aggregate compensation	<u>195,132</u>	<u>143,739</u>

There were no other related party transactions.

No guarantees have been given or received.

**27 Analysis of changes in net funds**

The charity had no debt during the year.

**28 Cash generated from operations**

	<b>2023</b> £	<b>2022</b> £
Surplus for the year	7,307	83,258
Adjustments for:		
Investment income recognised in statement of financial activities	(1,135)	(190)
Depreciation and impairment of tangible fixed assets	2,348	17,790
Movement on pension provision	(4,048)	(25,922)
Movements in working capital:		
Decrease/(increase) in debtors	63,587	(70,221)
Increase/(decrease) in creditors	53,520	(46,974)
Increase/(decrease) in deferred income	105,755	(76,932)
<b>Cash generated from/(absorbed by) operations</b>	<u><u>227,334</u></u>	<u><u>(119,191)</u></u>

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***FOR THE YEAR ENDED 31 MARCH 2023***

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**29 Company limited by guarantee**

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

## Document Activity Report

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