

Charity registration number 1109156 (England and Wales)

Company registration number 05322034

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

# **WIRRAL CITIZENS ADVICE BUREAU LIMITED**

## **COMPANY LIMITED BY GUARANTEE**

### **LEGAL AND ADMINISTRATIVE INFORMATION**

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

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

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

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

**Chair's Report**

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

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

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

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

**Karl Greaney, Chair of the Board of Trustees**

For more information about our services, please go to [www.citizensadvicewirral.org.uk](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 2025***

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

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

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

**Aim**

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

**Vision**

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

**Values**

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

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

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

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**Activities, Achievements and Performance**

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

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

Funded by Wirral Borough Council and Wirral Integrated Care Board.

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

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

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

**Wirral Foodbank Plus Project**

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

**Social Prescribing for five Primary Care Networks**

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

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

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

Funded by CWP.

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

**Long Covid Social Prescribing project**

Funded by Wirral Community Health and Care Trust

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

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

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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. We also support clients who are moving from legacy benefits such as Employment and Support Allowance to Universal credit. The project supported 2,226 clients.

**Wirral St John's Hospice**

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

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

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

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

**Mind and Money financial capability project**

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

**SSMTR advice and social prescribing project**

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

**Aftercare project**

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

**Macmillan financial advice project**

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

**SPEN advice project**

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

**Help through hardship**

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

**Organisation**

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

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

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

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

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

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

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**Financial review**

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

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

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

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

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

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

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

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

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

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

**Risks**

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

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



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

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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 and 2nd April 2013 and 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 at which date the assets and liabilities of Bebington CAB, Birkenhead CAB, Heswall CAB, Wallasey CAB and West Kirby CAB were merged into the new entity.

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

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

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

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

**Recruitment and Appointment of Trustees**

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

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

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

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

**Organisational Structure**

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

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

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

**Induction of Trustees**

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

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

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

**Disclosure of information to auditor**

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

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

**Ms J Hunter - Treasurer**

Treasurer

Dated: 29 October 2025

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

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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 financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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

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

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

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

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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 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

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

**Basis for opinion**

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

**Conclusions relating to going concern**

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

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

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

**Other information**

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

We have nothing to report in this regard.

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

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

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

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

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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 MEMBERS 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.

**Mr Tony Stanley ACA (Senior Statutory Auditor)**

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

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

**Current financial year**

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

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

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

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



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

Prior financial year

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

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

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

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

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

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

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

The accounts were approved by the Trustees on 29 October 2025

Ms J Hunter - Treasurer

**Company Registration No. 05322034**

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

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

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

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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 for use at the discretion of the trustees in furtherance of their charitable objectives.

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

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

**1.4 Income**

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

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

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

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

---

**1 Accounting policies**

**(Continued)**

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

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

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

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

**1.5 Expenditure**

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

**1.6 Tangible fixed assets**

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

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

Computer equipment	25% straight line
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The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

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

**1.7 Cash and cash equivalents**

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

**1.8 Financial instruments**

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

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

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

**Basic financial assets**

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

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

---

**1 Accounting policies**

**(Continued)**

***Basic financial liabilities***

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

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

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

***Derecognition of financial liabilities***

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

**1.9 Provisions**

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

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

**1.10 Employee benefits**

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

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

**1.11 Taxation**

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

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

**1.12 Pension**

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

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

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

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

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**2 Critical accounting estimates and judgements**

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

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

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

Deferred income

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

Defined benefit pension provision

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

**3 Income from donations and legacies**

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

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

**FOR THE YEAR ENDED 31 MARCH 2025**

**4 Charitable activities**

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



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

**5 Income from other trading activities**

	<b>Unrestricted funds 2025 £</b>	<b>Unrestricted funds 2024 £</b>
Fundraising events	1,131	1,187

**6 Income from investments**

	<b>Unrestricted funds 2025 £</b>	<b>Unrestricted funds 2024 £</b>
Interest receivable	7,402	2,328

**7 Other income**

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

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

**FOR THE YEAR ENDED 31 MARCH 2025**

**8 Charitable activities**

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

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

**9 Other**

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

**10 Net movement in funds**

**2025**  
**£**

**2024**  
**£**

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

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

**11 Support costs**

	<b>Support costs £</b>	<b>Governance costs £</b>	<b>2025 Support costs £</b>	<b>Governance costs £</b>	<b>2024 £</b>
Staff costs	286,363	-	286,363	311,781	311,781
Depreciation	-	-	-	325	325
Premises costs	46,765	-	46,765	44,825	44,825
Office costs	86,779	-	86,779	72,914	72,914
Staff and volunteer costs	31,220	-	31,220	28,549	28,549
Other costs	23,064	-	23,064	14,063	14,063
Audit fees	-	4,609	4,609	-	4,510
Accountancy	-	1,536	1,536	-	1,490
Legal and professional	-	1,119	1,119	-	13
Insurance	-	5,352	5,352	-	4,389
	<u>474,191</u>	<u>12,616</u>	<u>486,807</u>	<u>472,457</u>	<u>482,859</u>
Analysed between					
Charitable activities	<u>474,191</u>	<u>12,615</u>	<u>486,806</u>	<u>472,457</u>	<u>482,859</u>

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

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

**12 Trustees**

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

**13 Auditor's remuneration**

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

**14 Employees**

The average monthly number of employees during the year was:

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

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

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

**14 Employees**

**(Continued)**

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

	<b>2025</b>	<b>2024</b>
	<b>Number</b>	<b>Number</b>
£60,001 to £70,000	1	1

**15 Taxation**

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

**16 Financial instruments**

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

**17 Debtors**

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

**18 Creditors: amounts falling due within one year**

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

**Notes**

**19**

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

**19 Deferred income**

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

Deferred income relates to amounts received in advance of entitlement.

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

**20 Provisions for liabilities**

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

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

	Clawback provision £
Additional provisions in the year	6,357

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

The clawback provision represents the amounts repayable to funders.

**21 Retirement benefit schemes**

**Defined contribution schemes**

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

**Defined benefit schemes**

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

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

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

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

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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 2023. This actuarial valuation was certified on 27 June 2024 and showed assets of £86.2m, liabilities of £88.2m and a deficit of £2.0m. From 1 June 2024 the majority of employers no longer pay deficit contributions.

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

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

**Deficit contributions**

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

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

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



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**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**21 Retirement benefit schemes**

**(Continued)**

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

**PRESENT VALUES OF PROVISIONS**

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

**RECONCILIATION OF OPENING AND CLOSING PROVISIONS**

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

**INCOME AND EXPENDITURE IMPACT**

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

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

**ASSUMPTIONS**

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

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

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

**(Continued)**

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

**DEFICIT CONTRIBUTIONS SCHEDULE**

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

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

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

**FOR THE YEAR ENDED 31 MARCH 2025**

**22 Restricted funds**

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

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

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

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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.

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

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

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

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

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

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

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

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

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

**23 Designated funds**

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

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

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

**FOR THE YEAR ENDED 31 MARCH 2025**

**24 Analysis of net assets between funds**

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

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**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**25 Operating lease commitments**

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

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

**26 Related party transactions**

**Remuneration of key management personnel**

The remuneration of key management personnel is as follows.

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

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

No guarantees have been given or received.

**27 Post Balance Sheet Events**

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

**28 Analysis of changes in net funds**

The charity had no material debt during the year.

**WIRRAL CITIZENS ADVICE BUREAU LIMITED**  
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**FOR THE YEAR ENDED 31 MARCH 2025**

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

**30** **Company limited by guarantee**

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