

**REGISTERED COMPANY NUMBER: 04416167 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1145798**

**Report of the Trustees and**  
**Unaudited Financial Statements for the Year Ended 31 March 2025**  
**for**  
**Warrington District Citizens Advice**  
**Bureau**

**Warrington District Citizens Advice  
Bureau**

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for the Year Ended 31 March 2025**

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**Warrington District Citizens Advice  
Bureau (Registered number: 04416167)**

**Report of the Trustees  
for the Year Ended 31 March 2025**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of 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).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

Warrington District CAB is a local charity with full membership of Citizens Advice, our national body. The service offers free, confidential and impartial advice on a wide range of issues for the residents of Warrington and the surrounding area. The charity provides social welfare information, advice and casework catering to the public. We also strive to have a responsible influence on social policies at a local, regional and national level.

**Significant activities**

Our Chief Officer is an active member of the Warrington Health and Well Being Board, Warrington Adults Safeguarding Board and the Central Neighbourhood Renewal Board. He Chairs the local Suicide Prevention Group and is an active member of the local VCFS Leadership Hub.

We currently operate from the Gateway, a large Community Resource Centre, based in the centre of town. In addition, we run a number of outreach projects designed to reach the most vulnerable members of our community. Many partner organisations can refer clients into our service. In addition to face-to-face services clients can also access advice and support by telephone, letter or e-mail. Advice and self help materials are also available via [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk). We are grateful to our partners and funders who work closely with us in planning to meet the needs of our community.

**Public benefit**

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set.

**Volunteers**

We currently have in excess of 50 volunteers fulfilling all roles from, admin, reception, triage, advice, specialist casework and of course Governance. We could not run the service effectively without them. They add huge social value to the work that we do and the Charity is eternally grateful for their hard work and commitment.

**Warrington District Citizens Advice  
Bureau (Registered number: 04416167)**

**Report of the Trustees  
for the Year Ended 31 March 2025**

**ACHIEVEMENTS AND PERFORMANCE**

**Charitable activities**

Together with our strategic partners - Warrington Borough Council, NHS Cheshire and Merseyside Integrated Care Board, and the Greater Merseyside Money Advice Partnership - we have continued to ensure that our services remain accessible to all residents of Warrington, particularly the most vulnerable.

During 2024/25, the cost-of-living crisis continued to have a major impact on local people, with rising food, housing, and energy costs placing many households under sustained financial strain. The effects have been particularly acute in Warrington's most deprived wards, where we have focused our efforts on those most in need.

Our work has continued to grow by March 2025, we had supported over 16,000 clients of which 7,481 were unique. This represents another year of significant growth in demand. Our services operate from more than 20 community venues, including GP surgeries, Early Help Centres, and partner facilities.

Despite the financial difficulties facing local authorities across the country, including Warrington Borough Council, we have maintained strong local partnerships and demonstrated our value as a vital community service. The confirmation of our core service agreement with Warrington Borough Council for 5 years, with an additional 5-year extension option during 2025 this, provides an essential foundation for stability and future planning.

In 2024/25, our advice work generated over £8.6 million in financial gains for clients, with £1.9 million of debt written off, alongside improvements in wellbeing, resilience, and access to essential services. These outcomes highlight the continuing social and economic value of our work to the wider community and public sector.

Our benefits and tribunal teams continue to achieve outstanding success rates. However, the national backlog of appeals remains a challenge, with long waiting times continuing to affect vulnerable clients.

We remain committed to equality of access across all communities and will continue to prioritise work with groups facing financial, health, or social barriers. Direct referral arrangements with over 80 partner agencies/ departments remain strong and ensure that people can reach our services quickly and easily.

Staff and volunteers have access to ongoing professional development, helping us maintain Citizens Advice national quality standards. Our most recent audit rated us 'green' across all nine domains - including governance, risk management, people, and operational performance - confirming the high standards across the service.

We continue to play an active role in local partnerships, including the Health and Wellbeing Board and Housing and Homelessness Partnership. Working together with others, we campaign on the social determinants of health, poverty, housing affordability, and financial resilience. Warrington continues to experience a shortage of affordable homes, rising private rents, and increased demand for temporary accommodation - issues we remain deeply engaged in addressing.

Our priority for 2025/26 is to build on the strength and stability we have achieved, ensuring the organisation evolves in line with the changing needs of the people we serve.

The Board would like to express its deepest gratitude to Steve Cullen, who stepped down as Chief Executive Officer after 30 years of dedicated service. His leadership, vision, and commitment have been central to the growth and success of the charity, and his legacy will continue to guide us in the years ahead.

We are delighted to welcome Emma Cook as our new Chief Executive Officer. Emma brings energy, experience, and a strong commitment to our mission, and we look forward to working with her to continue building on the charity's strengths and responding to the evolving needs of the people we serve.

In addition, the Board of Trustees notes with sadness the passing of Elizabeth (May) Smith who served as a trustee from 2014 until December 2024. We are grateful for her contribution to the charity and the impact they made during their tenure.

**Warrington District Citizens Advice  
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**Report of the Trustees  
for the Year Ended 31 March 2025**

The Board would like to record its sincere thanks to Robert Timmis who stepped down as on 9th October 2025 after serving over 10 years on the Board. Bobs commitment, expertise, and contribution to the work of the charity have been invaluable, and we are grateful for the positive impact he made during his tenure.

**FINANCIAL REVIEW**

**Financial position**

The charity made a surplus of £18,777 compared to £32,130 in 2024. Income rose by £166,090 largely due to increases in advice funded activities. Expenditure increased by £179,297 reflecting higher operational costs for delivering. Staff remain our most expensive outgoing.

**Principal funding sources**

Our main funders remain Warrington Borough Council, NHS Cheshire and Merseyside Integrated Care Board, and the Money and Pensions Service. We continue to pursue diverse funding opportunities to reduce reliance on single sources and to develop additional outreach services for Warrington residents.

**Investment policy and objectives**

The charity holds no formal investment portfolio; however, following trustee discussions, we are reviewing how to develop a proportionate investment policy that ensures funds are used effectively while supporting sustainability and liquidity.

**Reserves policy**

It remains the policy of the trustees to hold, where possible, three to six months of typical running costs within unrestricted reserves. Based on this year's figures, the target is £300,000, equivalent to three months' expenditure.

Current free reserves stand at £478,520 which accounts for 5.8 months.

We maintain a rolling programme of IT upgrades and digital improvements that will require planned investment in the coming year.

**Going concern**

With the renewal of our core service contract (5 + 5 years), strong relationships with key funders, and prudent financial management, the charity is in a stable position. Nonetheless, we remain mindful of the wider financial uncertainty affecting local authorities and partners, and we will continue to monitor these risks closely through our governance and risk management processes.

The Service has been operating in Warrington since 1939 and remains a cornerstone of local support.

**FUTURE PLANS**

The Charity intends to continue to increase the diversity of our funding streams in order for us to develop more outreach services for the residents of Warrington & the surrounding area.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

**Organisational structure**

The charity is governed by a Board of Directors, consisting of trustees, co-opted members, and staff and volunteer representatives. Trustees serve until the next AGM, with eligibility for re-election. All trustees receive induction and training on governance responsibilities.

**Induction and training of new trustees**

Trustees are recruited for their commitment, experience, and relevant skills. A structured recruitment, induction, and development process is led by the Chief Officer and senior trustees.

**Warrington District Citizens Advice  
Bureau (Registered number: 04416167)**

**Report of the Trustees  
for the Year Ended 31 March 2025**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Risk management**

The trustees regularly review the organisation's Risk Register to identify key operational, financial, and strategic risks. Appropriate controls are maintained to provide assurance against fraud and error.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

04416167 (England and Wales)

**Registered Charity number**

1145798

**Registered office**

The Gateway  
89 Sankey Street  
Warrington  
Cheshire  
WA1 1SR

**Trustees**

Cllr K J Buckley Retired Teacher - Chair  
Cllr I G Marks Councillor  
M D Sidebottom Retired  
Ms M E Smith (resigned 31.12.24)  
R Timmis Retired (resigned 9.10.25)  
Mrs C Roberts  
Mrs S Emery (appointed 22.8.24)  
S P Cullen (appointed 30.1.25)  
J Whalen (appointed 9.10.25)  
J C Sharratt (appointed 9.10.25)

**Company Secretary & Chief Officer**

S P Cullen (up to 30/01/2025)  
Emma Cook (from 01/02/2025)

**Senior Management Team**

CEO - Steve Cullen (up to 31/12/2024)  
CEO - Emma Cook (from 09/ 2024)  
Deputy CEO - Janet Henshaw

**Independent Examiner**

Janine Boyo FMAAT FCA BFP  
Voisey & Co LLP  
Chartered Accountants  
8 Winmarleigh Street  
Warrington  
Cheshire  
WA1 1JW

**Warrington District Citizens Advice  
Bureau (Registered number: 04416167)**

**Report of the Trustees  
for the Year Ended 31 March 2025**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Advisers**

**Bank**

Lloyds Bank  
Horsemarket Street  
Warrington  
WA1 1TP

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 4 December 2025 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'KJB', followed by a horizontal line and a small dot.

Cllr K J Buckley - Trustee

**Independent Examiner's Report to the Trustees of  
Warrington District Citizens Advice  
Bureau (Registered number: 04416167)**

**Independent examiner's report to the trustees of Warrington District Citizens Advice Bureau ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Janine Boyo FMAAT FCA BFP

Voisey & Co LLP  
Chartered Accountants  
8 Winmarleigh Street  
Warrington  
Cheshire  
WA1 1JW

4 December 2025



**Warrington District Citizens Advice  
Bureau**

**Statement of Financial Activities  
for the Year Ended 31 March 2025**

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	-	660	660	80
<b>Charitable activities</b>	5				
Bureau services		577,723	63,390	641,113	627,265
Other trading activities	3	132,915	191,893	324,808	173,300
Investment income	4	-	2,770	2,770	2,616
<b>Total</b>		<u>710,638</u>	<u>258,713</u>	<u>969,351</u>	<u>803,261</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>	6				
Bureau services		<u>657,205</u>	<u>293,369</u>	<u>950,574</u>	<u>771,277</u>
<b>NET INCOME/(EXPENDITURE)</b>					
Transfers between funds	14	53,433 (29,634)	(34,656) 29,634	18,777 -	31,984 -
<b>Net movement in funds</b>		<u>23,799</u>	<u>(5,022)</u>	<u>18,777</u>	<u>31,984</u>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		438,186	21,557	459,743	427,759
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>461,985</u></u>	<u><u>16,535</u></u>	<u><u>478,520</u></u>	<u><u>459,743</u></u>

The notes form part of these financial statements

**Warrington District Citizens Advice  
Bureau (Registered number: 04416167)**

**Balance Sheet  
31 March 2025**

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	11	7,757	-	7,757	316
<b>CURRENT ASSETS</b>					
Debtors	12	21,906	-	21,906	26,488
Cash at bank and in hand		766,235	16,532	782,767	632,608
		<u>788,141</u>	<u>16,532</u>	<u>804,673</u>	<u>659,096</u>
<b>CREDITORS</b>					
Amounts falling due within one year	13	(333,910)	-	(333,910)	(199,669)
<b>NET CURRENT ASSETS</b>		<u>454,231</u>	<u>16,532</u>	<u>470,763</u>	<u>459,427</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		461,988	16,532	478,520	459,743
<b>NET ASSETS</b>		<u>461,988</u>	<u>16,532</u>	<u>478,520</u>	<u>459,743</u>
<b>FUNDS</b>	14				
Unrestricted funds				461,988	438,186
Restricted funds				16,532	21,557
<b>TOTAL FUNDS</b>				<u>478,520</u>	<u>459,743</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

**Warrington District Citizens Advice  
Bureau (Registered number: 04416167)**

**Balance Sheet - continued  
31 March 2025**


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

The financial statements were approved by the Board of Trustees and authorised for issue on 4 December 2025 and were signed on its behalf by:

K J Buckley - Trustee

A handwritten signature in black ink, appearing to read 'K Buckley', with a horizontal line extending to the right.

C Roberts - Trustee

A handwritten signature in blue ink, appearing to read 'C Roberts', with a horizontal line under the name.

The notes form part of these financial statements

**Warrington District Citizens Advice  
Bureau**

**Cash Flow Statement  
for the Year Ended 31 March 2025**

	Notes	31.3.25 £	31.3.24 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	156,441	19,509
Net cash provided by operating activities		156,441	19,509
<b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		(9,052)	-
Interest received		2,770	2,616
Net cash (used in)/provided by investing activities		(6,282)	2,616
<b>Change in cash and cash equivalents in the reporting period</b>		150,159	22,125
<b>Cash and cash equivalents at the beginning of the reporting period</b>		632,608	610,483
<b>Cash and cash equivalents at the end of the reporting period</b>		782,767	632,608

The notes form part of these financial statements

**Warrington District Citizens Advice  
Bureau**

**Notes to the Cash Flow Statement  
for the Year Ended 31 March 2025**

**1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	31.3.25 £	31.3.24 £
<b>Net income for the reporting period (as per the Statement of Financial Activities)</b>	18,777	31,984
<b>Adjustments for:</b>		
Depreciation charges	1,611	2,864
Interest received	(2,770)	(2,616)
Decrease/(increase) in debtors	4,582	(22,260)
Increase in creditors	134,241	9,537
<b>Net cash provided by operations</b>	<u>156,441</u>	<u>19,509</u>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.4.24 £	Cash flow £	At 31.3.25 £
<b>Net cash</b>			
Cash at bank and in hand	632,608	150,159	782,767
	<u>632,608</u>	<u>150,159</u>	<u>782,767</u>
<b>Total</b>	<u>632,608</u>	<u>150,159</u>	<u>782,767</u>

The notes form part of these financial statements

**Warrington District Citizens Advice  
Bureau**

**Notes to the Financial Statements  
for the Year Ended 31 March 2025**

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

At the time of approving the financial statements, 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 financial statements.

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

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Donations, are recognised when the Charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

- Expenditure on charitable activities includes the costs incurred by the charity to enable it to fulfil its core operations.

- Other expenditure represents those items not falling into any other heading.

**Warrington District Citizens Advice  
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**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

**1. ACCOUNTING POLICIES - continued**

**Expenditure**

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 25% on cost
Computer equipment	- 33% on cost

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**Pension costs and other post-retirement benefits**

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

**Financial instruments**

The company 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 company's statement of financial position when the company 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 net 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 costs 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.

**Other financial assets**

Other financial assets, including investments in equity instruments which are not subsidiaries, associates or joint ventures, are initially measured at fair value, which is normally the transaction price. Such assets are subsequently carried at fair value and the changes in fair value are recognised in profit or loss, except that investments in equity instruments that are not publically traded and whose fair values cannot be measured reliably are measured at cost less impairment.

**Warrington District Citizens Advice  
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**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

**1. ACCOUNTING POLICIES - continued**

**Financial instruments**

**Impairment of financial assets**

Financial assets, other than those held at fair value through profit or loss, are assessed for indicators of impairment at each reporting end date.

Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected. If an asset is impaired, the impairment loss is the difference between the carrying amount and the present value of the estimated cash flows discounted at the asset's original effective interest rate. The impairment loss is recognised in profit or loss.

**Derecognition of financial assets**

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the company transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

**Employee benefits**

The costs of the short-term employee benefits are recognised as a liability and an expense, unless those costs are required to be recognised as part of the costs of stock or fixed assets. 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 company is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

**2. DONATIONS AND LEGACIES**

	31.3.25	31.3.24
	£	£
Individual donations	660	80
	<u>660</u>	<u>80</u>

**3. OTHER TRADING ACTIVITIES**

	31.3.25	31.3.24
	£	£
Other trading activities	324,808	173,300
	<u>324,808</u>	<u>173,300</u>

**4. INVESTMENT INCOME**

	31.3.25	31.3.24
	£	£
Deposit account interest	2,770	2,616
	<u>2,770</u>	<u>2,616</u>



**Warrington District Citizens Advice  
Bureau**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

**5. INCOME FROM CHARITABLE ACTIVITIES**

		31.3.25	31.3.24
	Activity	£	£
Grants	Bureau services	641,113	627,265
		<u>641,113</u>	<u>627,265</u>

Grants received, included in the above, are as follows:

		31.3.25	31.3.24
		£	£
Government grants		641,113	627,265
		<u>641,113</u>	<u>627,265</u>

**6. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Support costs (see note 7) £	Totals £
Bureau services	943,187	7,387	950,574
	<u>943,187</u>	<u>7,387</u>	<u>950,574</u>

**7. SUPPORT COSTS**

	Governance costs £
Bureau services	7,387
	<u>7,387</u>

**8. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

	31.3.25	31.3.24
	£	£
Depreciation - owned assets	1,611	2,864
Independent examination fee	2,772	2,646
	<u>2,772</u>	<u>2,646</u>

**9. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

**Warrington District Citizens Advice  
Bureau**

**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

**10. STAFF COSTS**

	31.3.25	31.3.24
	£	£
Wages and salaries	704,376	559,165
Social security costs	51,648	42,307
Other pension costs	24,882	15,568
	<u>780,906</u>	<u>617,040</u>

The average monthly number of employees during the year was as follows:

	31.3.25	31.3.24
Advisers	<u>33</u>	<u>28</u>

No employees received emoluments in excess of £60,000.

**11. TANGIBLE FIXED ASSETS**

	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>			
At 1 April 2024	24,484	9,750	34,234
Additions	4,680	4,372	9,052
Disposals	(821)	-	(821)
	<u>28,343</u>	<u>14,122</u>	<u>42,465</u>
At 31 March 2025	28,343	14,122	42,465
<b>DEPRECIATION</b>			
At 1 April 2024	24,484	9,434	33,918
Charge for year	975	636	1,611
Eliminated on disposal	(821)	-	(821)
	<u>24,638</u>	<u>10,070</u>	<u>34,708</u>
At 31 March 2025	24,638	10,070	34,708
<b>NET BOOK VALUE</b>			
At 31 March 2025	<u>3,705</u>	<u>4,052</u>	<u>7,757</u>
At 31 March 2024	<u>-</u>	<u>316</u>	<u>316</u>

**Warrington District Citizens Advice  
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**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

**12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.3.25	31.3.24
	£	£
Trade debtors	12,919	680
Prepayments and accrued income	8,987	25,808
	<u>21,906</u>	<u>26,488</u>

**13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.3.25	31.3.24
	£	£
Social security and other taxes	12,590	10,442
Other creditors	6,215	5,029
Accruals and deferred income	315,105	184,198
	<u>333,910</u>	<u>199,669</u>

Deferred income comprises sales invoices raised in advance of the year to which it relates.

	31.03.25
	£
Balance as at 1st April 2024	177,611
Amount released to income earned from charitable activities	(177,611)
Amount deferred in year	179,168
	<u>179,168</u>
Balance as at 31st March 2025	<u>179,168</u>

**Warrington District Citizens Advice  
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**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

**14. MOVEMENT IN FUNDS**

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
<b>Unrestricted funds</b>				
General fund	369,161	7,701	(29,634)	347,228
WBC-Talking Points Health -UR	35,000	(500)	-	34,500
	<u>34,025</u>	<u>46,235</u>	<u>-</u>	<u>80,260</u>
	438,186	53,436	(29,634)	461,988
<b>Restricted funds</b>				
GMMAP Debt Advice	6,046	(6,256)	210	-
Macmillan Project	-	(20,387)	20,387	-
Cost of Living Advice	15,511	1,021	-	16,532
Trussel Trust-R	-	(9,037)	9,037	-
	<u>21,557</u>	<u>(34,659)</u>	<u>29,634</u>	<u>16,532</u>
<b>TOTAL FUNDS</b>	<u>459,743</u>	<u>18,777</u>	<u>-</u>	<u>478,520</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	577,724	(570,023)	7,701
WBC-Talking Points Health -UR	70,000	(70,500)	(500)
	<u>62,914</u>	<u>(16,679)</u>	<u>46,235</u>
	710,638	(657,202)	53,436
<b>Restricted funds</b>			
GMMAP Debt Advice	102,803	(109,059)	(6,256)
Macmillan Project	63,389	(83,776)	(20,387)
Cost of Living Advice	49,457	(48,436)	1,021
Trussel Trust-R	43,064	(52,101)	(9,037)
	<u>258,713</u>	<u>(293,372)</u>	<u>(34,659)</u>
<b>TOTAL FUNDS</b>	<u>969,351</u>	<u>(950,574)</u>	<u>18,777</u>

**Warrington District Citizens Advice  
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**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

**14. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
<b>Unrestricted funds</b>				
General fund	414,259	(41,048)	(4,050)	369,161
WBC-Talking Points	-	35,000	-	35,000
Health -UR				
	-	34,025	-	34,025
	<u>414,259</u>	<u>27,977</u>	<u>(4,050)</u>	<u>438,186</u>
<b>Restricted funds</b>				
GMMAP Debt Advice	-	6,046	-	6,046
Macmillan Project	-	(4,050)	4,050	-
Cost of Living Advice	13,500	2,011	-	15,511
	<u>13,500</u>	<u>4,007</u>	<u>4,050</u>	<u>21,557</u>
<b>TOTAL FUNDS</b>	<u>427,759</u>	<u>31,984</u>	<u>-</u>	<u>459,743</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	507,325	(548,373)	(41,048)
WBC-Talking Points	35,000	-	35,000
Health -UR			
	54,251	(20,226)	34,025
	<u>596,576</u>	<u>(568,599)</u>	<u>27,977</u>
<b>Restricted funds</b>			
GMMAP Debt Advice	100,228	(94,182)	6,046
Macmillan Project	63,389	(67,439)	(4,050)
Cost of Living Advice	43,068	(41,057)	2,011
	<u>206,685</u>	<u>(202,678)</u>	<u>4,007</u>
<b>TOTAL FUNDS</b>	<u>803,261</u>	<u>(771,277)</u>	<u>31,984</u>

**Transfers between funds**

A number of the funds suffered overspends, these overspends were met by the use of general funds.

**Warrington District Citizens Advice  
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**Notes to the Financial Statements - continued  
for the Year Ended 31 March 2025**

**15. EMPLOYEE BENEFIT OBLIGATIONS**

The charity operates a defined contribution scheme. The assets of which are held separately from the assets of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £24,882 (2024: £42,307).

**16. RELATED PARTY DISCLOSURES**

M Sidebottom, trustee, maintains the charity's IT systems. He charged the charity £4,856. These services ceased in January 2025.

**17. RESTRICTED FUNDS**

GMMAP Debt Advice. Citizens Advice Warrington is part of the Greater Merseyside Money Advice Partnership funded by the Money and Pensions Service (MaPS). We provide specialist independent debt advice services to residents of Warrington. The service is regulated by the Financial Conduct Authority .

The Macmillan fund enables benefits advice to cancer patients. It is funded by Macmillan via the local Integrated Care Board (ICB).

Cost of living - these monies were received to give advice to users due to the cost of living crisis and its impact on the people of Warrington.

The Trussel fund relates to income received by the Trussel Trust to provide advice and information services at local food banks and from the charities main office. Through this support, the charity helps individuals to maximise their income and access the benefits and financial support they are entitled to.

**18. REMUNERATION OF KEY MANAGEMENT PERSONNEL**

The charity considers its key management personnel to comprise its trustees and chief executive officer. The total employment benefits including employer pension contributions and employers national insurance of the key management personnel were £52,912 (2024: £54,944). No employee had employee benefits in excess of £60,000.

**Warrington District Citizens Advice  
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**Detailed Statement of Financial Activities  
for the Year Ended 31 March 2025**

	31.3.25 £	31.3.24 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Individual donations	660	80
<b>Other trading activities</b>		
Other trading activities	324,808	173,300
<b>Investment income</b>		
Deposit account interest	2,770	2,616
<b>Charitable activities</b>		
Grants	641,113	627,265
<b>Total incoming resources</b>	969,351	803,261
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Wages	704,376	559,165
Social security	51,648	42,307
Pensions	24,882	15,568
Rent and rates	98,085	86,228
Insurance	1,029	969
Telephone	7,950	8,157
Printing, postage, stationery and advertising	7,315	7,813
General expenses and project costs	11,620	13,531
Training and conference costs	375	1,468
Repairs and maintenance	4,201	1,848
Travelling	5,442	7,132
Canteen and provisions	3,545	3,474
Volunteer expenses	-	1,985
Information systems, host fees and subscriptions	21,108	14,720
Depn of computer equipment	1,611	2,864
	943,187	767,229
<b>Support costs</b>		
<b>Governance costs</b>		
Accountancy and financial support	4,011	776
Independent Examiner's fee	2,772	2,646
Legal fees	351	-
Carried forward	7,134	3,422

This page does not form part of the statutory financial statements

**Warrington District Citizens Advice  
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**Detailed Statement of Financial Activities  
for the Year Ended 31 March 2025**

	31.3.25 £	31.3.24 £
<b>Governance costs</b>		
Brought forward	7,134	3,422
General expenses	253	626
	<u>7,387</u>	<u>4,048</u>
Total resources expended	<u>950,574</u>	<u>771,277</u>
<b>Net income</b>	<u><u>18,777</u></u>	<u><u>31,984</u></u>

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