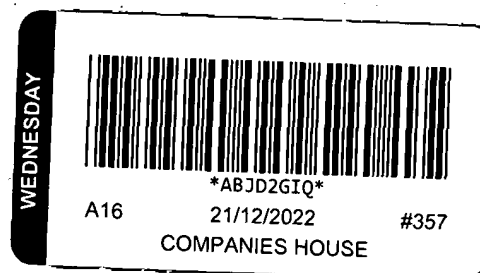


Company registered number 10790017
Registered charity number 1176699

Citizens Advice Greater Manchester Limited

Financial Statements

for the year ended 31 March 2022



Citizens Advice Greater Manchester Limited

Report of the Trustee Board for the year ended 31 March 2022

The Trustee Board presents its report and unaudited financial statements for the year ended 31 March 2022.

Reference and Administrative Information

Charity name	Citizens Advice Greater Manchester Limited
Charity Registration Number	1176699
Company Registration Number	10790017
Registered Office	Langworthy Cornerstone 451 Liverpool Street Salford Greater Manchester M6 5QQ

Trustee Board

Phil Aspden
Maxine Wright
Mike Wolfe
Beverly D'Alessio
Rebecca Lyon
Alan Ferns
Alison Haynes (resigned July 2021)
Fiona McNair
Jane McGarry
Peter Sutcliffe (resigned January 2022)
Norman Mackie
Annette Clowes
Sue Lightup

Executive Leadership Team (ELT)

Rachel Howley	Director
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Bankers

Santander Corporate, Commercial and Business Banking
Bridle Road
Bootle
Merseyside
L30 4GB

Independent Examiner

Paul Cowham MA FCA DChA
Green Fish Resource Centre
46 – 50 Oldham Street
Manchester
M4 1LE

Citizens Advice Greater Manchester Limited

Report of the Trustee Board for the year ended 31 March 2022

Structure, governance and management

Risk management

The Trustees confirm that the major risks to which the Charity is exposed have been reviewed and systems established to mitigate those risks.

Objectives and activities

The Charity's objects are to promote any charitable purpose for the health and 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 Greater Manchester surrounding areas.

In partnership with our member local Citizens Advice services, Citizens Advice Greater Manchester provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

Our aim is to:

- Provide the advice people need for the problems they face.
- Improve the policies and practices that affect people's lives.

Citizens Advice Greater Manchester will continue to focus on delivering the best possible outcomes to support the policies and campaigns that will turn our city region into one of the best in the world.

Our work will continue to help people in Greater Manchester live independent lives by providing advice on areas such as debt, housing, health and social care, crime and anti-social behaviour and employment.

By addressing these challenges and giving people access to the right support and information, we can create stronger and better-connected communities, reduce demand on public services across the region, and bring money to the local economy in the form of welfare and external funding for our services.

Citizens Advice Greater Manchester has been born from a partnership agreement between the local Citizens Advice services working in communities across the 10 Greater Manchester boroughs.

By working collaboratively, our teams will pool resources and expertise to tackle the region's biggest challenges, while our local networks and community infrastructure means that we are ideally placed to deliver services directly to all residents who need them in the way that suits them.

Citizens Advice Greater Manchester stands ready to work with our partners across the city region to deliver services and results that will make the biggest impact, while also achieving the financial efficiency that devolution promises to bring.

Achievements and performance in 2021-2022

As we emerged from almost 2 years of enduring the Covid-19 Pandemic, all of our services, our staff and our volunteers strived to adapt to the repercussions of the pandemic and its impact on how we deliver our services.

This was done in conjunction with preparing for the challenges of the Cost of Living crisis to ensure we were there for our clients when they needed us most.

This included Citizens Advice services across Greater Manchester joining together to consolidate our campaign work to lobby on behalf of our clients and effect the changes needed to make our society a fairer one.

CAGM Out Of Hours Service:

We continued to deliver our pioneering Out Of Hours Service that was funded through partnership with Greater Manchester Combined Authority and the GM Mayor.

This is still the only advice service operating out of hours across Greater Manchester delivering accessible advice 24/7 on Debt, Benefits, Housing and Employment to all Greater Manchester residents.

Through our partnership with industry innovators Twilio our digital and telephone service is available 6pm – 9pm 7 days a week via our Helpline, as well as 24/7 accessible, inclusive advice via What's App and Facebook Messenger.

Key Statistics:

The 7 local citizens advice offices across all 10 Greater Manchester boroughs continued to work collaboratively supported over 60,000 clients with over 300,000 issues.

Benefits and Tax Credits was the most sought after area of advice with 35,000 issues of making a claim for benefits and 26,000 related to Personal Independent Payments.

Our evidence shows that clients with issues around benefits and employment (25,562 issues) also had debt (50,920 issues) and housing (26,490 issues) – all of which have an adverse impact on financial wellbeing.

47% of our clients were either disabled or have long term health conditions.

28% disclosed a mental health problem.

25% disclosed a physical impairment

57% were female and 43% were male.

During this period we gained over £44.4 million of income for our clients in Greater Manchester, had over £9.4 million of debts written off and rescheduled repayments of just under £1 million.

More importantly for our clients, resolving these practical problems transformed their lives. Citizens Advice has proudly served the people of Greater Manchester for 80 years.

Financial review

Despite a challenging funding environment, we have increased our level of funding.

Incoming resources in the year were £162,730 (2021: £152,609).

Expenditure has similarly increased, spending £202,902 (2021: £91,562 in support of our charitable objectives.

A deficit of £40,172 (2021: surplus £61,047) resulted in the year.

At 31st March 2022 total fund balances were £40,172 (2021: £80,576) which were unrestricted.

Reserves policy

The trustees believe we should keep financial reserves in order to ensure that the charity can continue to operate effectively and deliver the objects of the charity in the event of unforeseen and potentially damaging circumstances arising.

Trustees consider that it is prudent to set aside minimum Reserves of 3 months operating costs. As at 31 March 2022 our Unrestricted funds excluding Fixed Assets ('Free Reserves') were £40,172 (2021: £80,576) equating to 4.9 months of total operating expenditure based on the budget for the year 2022/23.

Citizens Advice Greater Manchester Limited

Report of the Trustee Board for the year ended 31 March 2022

Statement of Trustee Board responsibilities

The Trustee Board is responsible for preparing the Report of the Trustee Board and the financial statements in accordance with applicable law and regulations.

Company law requires the Trustee Board to prepare financial statements for each financial year. Under that law the Trustee Board has elected to prepare the financial statements in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008) (United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities). Under company law the Trustee Board must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and the income and expenditure of the charitable company for that period. In preparing these financial statements the Trustee Board is required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgments and accounting 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The Trustee Board is responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose at any time the financial position of the charitable company and to enable it to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Members of the Trustee Board, who are directors for the purposes of company law, and trustees for the purposes of charity law, who served during the year and up to the date of this report are set out on page 1.

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (issued in March 2005) and in accordance with the provisions applicable to companies subject to the small companies' regime of the Companies Act 2006.

Approved by the Trustee Board and signed on its behalf by:



..... Mike Wolfe, Chair

12 / 14 / 2022

..... Date

Independent Examiner's Report to the Trustees of

Citizens Advice Greater Manchester Limited

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

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

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.

Paul Cowham

Paul Cowham FCA DChA
Green Fish Resource Centre
46 - 50 Oldham Street
Manchester
M4 1LE

12 / 14 / 2022

Date

Citizens Advice Greater Manchester Limited
Statement of Financial Activities
(including Income and Expenditure account)
for the year ended 31 March 2022

	Note	Unrestricted funds £	Restricted funds £	Total funds 2022 £	Total funds 2021 £
Income					
Donations and legacies	-	209	-	209	264
Charitable activities	3	23,529	138,986	162,515	152,337
Fees and other income	4	-	-	-	-
Investments	5	6	-	6	8
Total income		23,744	138,986	162,730	152,609
Expenditure					
Raising funds	-	-	-	-	-
Charitable activities	6	63,916	138,986	202,902	91,562
Total expenditure		63,916	138,986	202,902	91,562
Net income/(expenditure) for the year	7	(40,172)	-	(40,172)	61,047
Transfer between funds		-	-	-	-
Net movement in funds for the year		(40,172)	-	(40,172)	61,047
Reconciliation of funds					
Total funds brought forward		80,576	-	80,576	19,529
Total funds carried forward		40,404	-	40,404	80,576

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

Citizens Advice Greater Manchester Limited
Company number 10790017

Balance sheet as at 31 March 2022

	Note	2022	2021
		£	£
Fixed assets			
Tangible assets	12	-	-
Total fixed assets		-	-
Current assets			
Debtors	13	15,503	18,673
Cash at bank and in hand		59,751	86,195
Total current assets		75,254	104,868
Liabilities			
Creditors: amounts falling due in less than one year	14	(34,850)	(24,292)
Net current assets		40,404	80,576
Total assets less current liabilities		40,404	80,576
Net assets		40,404	80,576
Funds of the charity			
Restricted income funds	15	-	-
Unrestricted income funds	16	40,404	80,576
Total charity funds		40,404	80,576

For the year in question, the company was entitled to exemption from an audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts

These accounts are prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

The notes on pages 8 to 17 form part of these accounts.

Approved by the trustees on 12 / 14 / 2022 and signed on their behalf by:

Name Mike Wolfe

Signature



Name

Signature

Notes to the accounts for the year ended 31 March 2022 (continued)

1 Accounting policies

The principal accounting policies adopted, judgments and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

a Basis of preparation

The financial statements have been prepared in accordance with 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 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Citizens Advice Greater Manchester Limited meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

b Reconciliation with previous Generally Accepted Accounting Practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 the restatement of comparative items was required. No such restatement was required.

c Preparation of the accounts on a going concern basis

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

There are no key judgments which the trustees have made which have a significant effect on the accounts.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next reporting period.

Citizens Advice Greater Manchester Limited

Notes to the accounts for the year ended 31 March 2022 (continued)

d Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

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.

Income received in advance of a provision of a specified service is deferred until the criteria for income recognition are met.

e Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

f Interest receivable

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.

Notes to the accounts for the year ended 31 March 2022 (continued)

g Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity.

Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose.

Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

h Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

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

i Operating leases

Operating leases are leases in which the title to the assets, and the risks and rewards of ownership, remain with the lessor. Rental charges are charged on a straight line basis over the term of the lease.

j Tangible fixed assets

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Fixtures and fittings	33% straight line
Computer Equipment:	33% straight line

k Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

l Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

m Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Citizens Advice Greater Manchester Limited

Notes to the accounts for the year ended 31 March 2022 (continued)

N Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

O Pensions

Employees of the charity are entitled to join the charity's defined contribution workplace pension scheme. The charity's liability to the scheme is restricted to the contributions disclosed in note 9, subject to the minimum legal requirement.

2 Legal status of the charity

The charity is a company limited by guarantee registered in England and Wales and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity. The registered office address is disclosed on page 1.

Income from donations and legacies and core grants

	Unrestricted £	Restricted £	Total 2022 £	Unrestricted £	Restricted £	Total 2021 £
Donations	209	-	209	264		264
Total	209	-	209	264	-	264

Citizens Advice Greater Manchester Limited

Notes to the accounts for the year ended 31 March 2022 (continued)

3 Income from charitable activities

	Unrestricted £	Restricted £	Total 2022 £	Unrestricted £	Restricted £	Total 2021 £
Grants						
Kickstart trainee income - DWP	-	99,006	99,006	-	-	-
Greater Manchester Combined Authority	20,000	-	20,000	100,000	-	100,000
Best Practice Lead	-	39,980	39,980	-	39,648	39,648
	20,000	138,986	158,986	100,000	39,648	139,648
Earned income						
Fees - Refernet Regional Service	3,529	-	3,529	12,689	-	12,689
	3,529	-	3,529	12,689	-	12,689
Total	23,529	138,986	162,515	112,689	39,648	152,337

4 Fees and other income

	Unrestricted £	Restricted £	2022 £	Unrestricted £	Restricted £	2021 £
Other income	-	-	-	-	-	-
	-	-	-	-	-	-

5 Investment income

	Unrestricted £	Restricted £	2022 £	2021 £
Income from bank deposits	6	-	6	8
	6	-	6	8

All of the charity's investment income arises from money held in interest bearing deposit accounts.
All investment income is unrestricted.

Citizens Advice Greater Manchester Limited

Notes to the accounts for the year ended 31 March 2022 (continued)

6 Analysis of expenditure on charitable activities

	Total 2022 £	Total 2021 £
Direct costs		
Salaries	101,265	69,856
Management recharge	3,505	-
Depreciation	-	150
Insurance	896	889
Other staff costs	192	-
Office costs and general overheads	1,917	1,057
Partner payments	77,600	-
Professional fees	7,769	8,700
Rent	611	-
Reference materials/subscriptions	6,484	-
Advertising and marketing	-	20
IT equipment and contracts	1,186	9,890
Governance costs		
Accountancy	1,000	1,000
Other governance costs	477	-
	<hr/> 202,902	<hr/> 91,562
	<hr/> <hr/>	<hr/> <hr/>
	2022 £	2021 £
Restricted expenditure	138,986	39,648
Unrestricted expenditure	63,916	51,914
	<hr/> 202,902	<hr/> 91,562
	<hr/> <hr/>	<hr/> <hr/>

7 Net income/(expenditure) for the year

This is stated after charging/(crediting):	2022 £	2021 £
Depreciation	-	150
Independent examiner's remuneration		
- accountancy	500	500
- independent examination	500	500
	<hr/> <hr/>	<hr/> <hr/>

Citizens Advice Greater Manchester Limited

Notes to the accounts for the year ended 31 March 2022 (continued)

8 Staff costs

Staff costs during the year were as follows:

	2022 £	2021 £
Wages and salaries	98,105	59,209
Social security costs	1,963	(1,006)
Employers pension contributions	411	-
Temporary staff and recruitment	-	11,653
Redundancy pay	786	-
	<u>101,265</u>	<u>69,856</u>

No employee has employee benefits in excess of £60,000 (2021: Nil).

The average number of staff employed during the period was 6.3 (2021: 3.4).

The average full time equivalent number of staff employed during the period was 3.8 (2021: 2.4).

The key management personnel of the charity comprise the trustees, and the project director. The total employee benefits of the key management personnel of the charity were £29,505 (2021: £30,630).

9 Trustee remuneration and expenses, and related party transactions

Neither the trustees nor any persons connected with them received any remuneration, reimbursed travel expense of £nil were paid during the year (2021: Nil).

Aggregate donations from related parties were £nil (2021: £nil).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

No trustee or other person related to the charity had any personal interest in any contract or transaction entered into by the charity, including guarantees, during the year (2021: nil).

Citizens Advice Greater Manchester Limited

Notes to the accounts for the year ended 31 March 2022 (continued)

10 Government grants

The government grants recognised in the accounts were as follows:

	2022 £	2021 £
Greater Manchester Combined Authority	20,000	100,000
	<u>20,000</u>	<u>100,000</u>

There were no unfulfilled conditions and contingencies attaching to the grants.

11 Corporation tax

The charity is exempt from tax on income and gains falling within Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

12 Fixed assets: tangible assets

Cost	Fixtures & fittings £	Total £
At 1 April 2021	450	450
Additions	-	-
	<u>450</u>	<u>450</u>
At 31 March 2022	450	450
	<u>450</u>	<u>450</u>
Depreciation		
At 1 April 2021	450	450
Charge for the year	-	-
	<u>450</u>	<u>450</u>
At 31 March 2022	450	450
	<u>450</u>	<u>450</u>
Net book value		
At 31 March 2022	-	-
	<u>-</u>	<u>-</u>
At 31 March 2021	-	-
	<u>-</u>	<u>-</u>

Citizens Advice Greater Manchester Limited

Notes to the accounts for the year ended 31 March 2022 (continued)

13 Debtors

	2022 £	2021 £
Amounts falling due within one year:		
Trade debtors and grants receivable	6,700	7,272
Prepayments and accrued income	8,803	11,401
	<u>15,503</u>	<u>18,673</u>

14 Creditors: amounts falling due within one year

	2022 £	2021 £
Trade creditors	28,593	23,292
Accruals	1,786	1,000
Deferred income	4,471	-
	<u>34,850</u>	<u>24,292</u>

15 Analysis of movements in restricted funds

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2022 £
Kickstart trainee income - DWP	-	99,006	(99,006)	-	-
Best Practice Lead	-	39,980	(39,980)	-	-
	-	<u>138,986</u>	<u>(138,986)</u>	-	-

Previous reporting period	Balance at 1 April 2020 £	Income £	Expenditure £	Transfers £	Balance at 31 March 2021 £
Best Practice Lead - help to claim	-	39,648	(39,648)	-	-
Total	-	<u>39,648</u>	<u>(39,648)</u>	-	-

The balances on restricted funds are all unexpended grants for the charity's projects. Transfers from restricted funds occur when capital items are purchased and this satisfies the restriction on the funding.

Citizens Advice Greater Manchester Limited

Notes to the accounts for the year ended 31 March 2022 (continued)

16 Analysis of movement in unrestricted funds

	Balance at 1 April 2021 £	Income £	Expenditure £	Transfers £	As at 31 March 2022 £
General fund	80,576	23,744	(63,916)	-	40,404
	80,576	23,744	(63,916)	-	40,404
Previous reporting period	<i>Balance at 1 April 2020 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers £</i>	<i>As at 31 March 2021 £</i>
General fund	19,529	112,961	(51,914)	-	80,576
	19,529	112,961	(51,914)	-	80,576

17 Analysis of net assets between funds

	General fund £	Designated funds £	Restricted funds £	Total £
Tangible fixed assets	-	-	-	-
Net current assets/(liabilities)	40,404	-	-	40,404
Total	40,404	-	-	40,404

18 Lease commitments

The charity had the following commitments under non-cancellable operating leases:

	Land and buildings		Equipment	
	2022 £	2021 £	2022 £	2021 £
Leases expiring in:				
One year	-	-	-	-
Two to five years	-	-	-	-