CITIZENS ADVICE BUREAUX (SALFORD)

England & Wales · Charity number 701559

Details

Other names	CITIZENS ADVICE BUREAU (INNER SALFORD), ECCLES CITIZENS ADVICE BUREAU, LOWER BROUGHTON CITIZENS ADVICE BUREAU, ORDSALL CITIZENS ADVICE BUREAU, PENDLETON CITIZENS ADVICE BUREAU, SWINTON CITIZENS ADVICE BUREAU, WALKDEN CITIZENS ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	02226364
Registered	1989-05-11
Register	View on the Charity Commission register

Contact

Address	Langworthy Cornerstone Ltd Langworthy Centre 451 Liverpool Street Salford M6 5QQ
Phone	01612124406
Email	email@salfordcab.cabnet.org.uk
Website	www.salfordcab.org.uk

Activities

Objects: 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 CITY OF SALFORD AND SURROUNDING AREAS.

Activities: The charity is established for the promotion of any charitable purposes for the benefit of the community in the area of Salford.

Downloaded from opencharities.uk/ew/701559

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- **Area of benefit:** THE CITY OF SALFORD AND SURROUNDING AREAS.
- Salford City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,274,967	£1,327,504	£543,354	34
2024-03-31	£1,234,341	£1,224,030	£595,891	34
2023-03-31	£1,114,217	£1,197,395	£585,580	34
2022-03-31	£1,168,712	£1,163,622	£669,291	37
2021-03-31	£1,392,294	£1,244,309	£664,201	39

Trustees

Name	Role	Appointed
Astrid King		2026-02-02
David Anthony Dawes		2024-03-25
JANE MCGARRY		
Jalaj Sethi		2026-03-30
Julia Esther Block		2024-01-29
Natalie Whitehouse		2018-03-15
Paul Smith		2024-03-25
Sheila Elizabeth Murtagh		2023-03-27
Susan Lightup		2016-07-19

Downloaded from opencharities.uk/ew/701559

CITIZENS ADVICE BUREAUX (SALFORD)

England & Wales - Charity number 701559

Accounts

REGISTERED COMPANY NUMBER: 02226364 (England and Wales)
REGISTERED CHARITY NUMBER: 701559

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

FOR

CITIZENS ADVICE BUREAUX (SALFORD)
(A COMPANY LIMITED BY GUARANTEE)

TC Group
Statutory Auditors
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

CITIZENS ADVICE BUREAUX (SALFORD)

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 7
Report of the Independent Auditors	8 to 11
Statement of Financial Activities	12
Balance Sheet	13
Cash Flow Statement	14
Notes to the Cash Flow Statement	15
Notes to the Financial Statements	16 to 25
Detailed Statement of Financial Activities	26

CITIZENS ADVICE BUREAUX (SALFORD)

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 MARCH 2025

TRUSTEES	S J Lightup J M Mcgarry N Whitehouse E Dovey-Hudson (resigned 27.1.25) D Johnson (resigned 7.12.24) S E Murtagh J E Block D A Dawes P P Smith D Corker (appointed 25.11.24)

The directors are appointed according to the Articles of Association and are referred to in that document as the "Management Committee" and generally as the "Board of Trustees".

COMPANY SECRETARY	T M Togher
REGISTERED OFFICE	Langworthy Cornerstone 451 Liverpool Road Salford Manchester M6 5QQ
REGISTERED COMPANY NUMBER	02226364 (England and Wales)
REGISTERED CHARITY NUMBER	701559
AUDITORS	TC Group Statutory Auditors Park House 200 Drake Street Rochdale Lancashire OL16 1PJ

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

Principle Objectives

"The Citizens Advice Bureaux (Salford) is established for the promotion of any charitable purposes for the benefit of the community in the area of Salford by the advancement of education, the protection of health and the relief of poverty, sickness and distress. In furtherance of its objects, and for no other purposes the Citizens Advice Bureaux (Salford) shall have power to establish and conduct Citizens Advice Bureaux as centres to provide a free confidential and impartial service of advice, information and counsel for the public and for the implementation thereof" (extract from Memorandum of Association).

The charity has at the core of its aims the task of all Citizens Advice Bureaux, such that "... people should not suffer from a lack of knowledge of their rights or of their responsibilities, and equally, to exercise a responsible influence on the development of social policy..."

Public benefit and ensuring our work delivers our aims

We review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and benefits they have brought to those groups of people we are set up to help. The review also helps us ensure our aim, objectives and activities remained focused on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims 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.

Organisation

Citizens Advice Bureaux (Salford) was established in 1939. The current unitary structure was established in 1995. Salford Cabx is a full member of the National Association of Citizens Advice Bureaux (Nacab).

Status

The Citizens Advice Bureaux (Salford) is a company limited by guarantee and is governed by its Memorandum and Articles of Association. Its working name is Salford Citizens Advice Bureaux.
Each member's liability is limited to £1 per guarantor. The membership comprises all the current trustees plus the current and ex company secretaries.

Investment powers

The charity's powers of investment are governed by its Memorandum and Articles of Association.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

Overview and Summary of Activity

In 2024, the new Government set out some major proposals for changes to the current system of disability support for people of working age, set out in a Green Paper. In the context of our working in Salford, this led to an analysis of the Pathway to Work Green paper which indicated some potential significant and alarming consequences locally, initially indicating between 9,000 and 14,000 people may be affected with a potential reduction in benefit of up to £23 millions.

Direct work in Salford

Over the financial year ending 31st March 2025, we advised 15,526 clients with 73,549 problems or issues. Over the last few years, we have noticed an increase in the number of issues that our clients face often leading to greater complexity for our advice staff and volunteers. Of these issues:

- 31% or 23,133 issues were to do with Benefits

- 15% or 11,227 issues were to do with Housing

- 12% or 8,800 issues were to do with Universal Credit

- 13% or 9,918 issues were to do with Debt

The level of Universal Credit enquiries remained high as we moved into the final stage of managed migration.

Referrals to food banks in Salford are also a significant part of our role, with over 1000 households using a local food bank through our support and referrals.

There has been a noticeable reduction in death and bereavement advice and hopefully this reflects better public health mortality across the city.

Impact of our activity in Salford

The impact of our work in Salford with citizens, especially around financial advice and benefit take up, is analysed every year by the Citizens Advice National Association. This indicates that:

- Our overall financial value to the city was £4.8 million.

- Our public value was £35.5 million

- Our total value to the people we help was nearly £32,000,000

- The value we provided to the local authority by avoiding homelessness was over half £1 million

- The impact that we had in reducing the use of health services was around three quarters of a million with a total gain to the NHS in Salford of nearly £900,000

- We enabled individuals to claim an additional £1.2 million in attendance allowance, which is likely to have prevented these individuals and families from requesting support under the Care Act from the council.

- The gain to the local social housing providers was around £1.4 million largely through the avoidance of evictions.

- And in terms of keeping people in work, the gain to the region and central government was £1.8 million.

To summarise this activity, for every £1 invested in us, we created:

- £4.01 in fiscal value
- £31.35 in public value
- £26.48 in the value to the people we helped.

During the year, an important aspect of our activity has been to collaborate with partners to help drive take up of pension credit ahead of the government's deadline for the removal of the winter fuel payment. The rise in pension credit applications ended up causing a backlog in processing, so at this stage it is difficult to see the full impact of this work.

Finance and Sustainability.

We received an extension of our funding from our corporate partners RISE which eased some of our financial pressure. We have spent time considering a more strategic approach to working with newer potential funders such as corporate entities.

We continue to work as closely as we can with our major funders, a note that we are 10 years into a contract with the council for our High Street and care act services which was originally designed to be three years only. This has meant that Citizens Advice Salford has absorbed a number of the increases in costs, especially cost of living issues such as staff salaries. This procurement process takes an enormous amount of officer time.

We were awarded a small grant of nearly £20K from the National Lottery to help us begin the work to set up an advice first aid programme which we want to develop in the next year. This should be followed by a larger bid for the full lottery application in 2025.

We secured an additional three years funding for our domestic abuse and coercive control project, thanks to the funders of this vital work.

Strategy and Governance

We worked hard during the year to make sure that we met the requirements of our year two leadership audit undertaken by National Citizens Advice and were pleased to note that we met all the key requirements. Trustees were aware that further work was required by them regarding the mandatory training needed to be a trustee.

We secured Cyber Essential quality marking.

Our trustees and board remain stable and at our AGM in January 2025, we were able to appoint one of our trustees as the treasurer of our organisation. During the year, we had, as a board, looked at our strategic plan, our work plan, our horizon scanning document as well as our SWOT analysis.

Our chief officer has been a leading light in the city's Food Network for many years. Over this last year he has been handing over the baton for the leadership of the network to a newly created CVS food forum. The closing arrangements for the old food share charity which was supported by us, is drawing to a close.

Though briefly, we featured in a Channel 4 documentary with our partners Salford Loaves and Fishes.

There has been a considerable amount of work undertaken by National Citizens advice around the new model of service delivery and support to local citizens advice settings. In the meantime, there have been changes to the basis on which we collect and record client data.

Citizens Advice Greater Manchester

We continue to be engaged with citizens advice Greater Manchester, with two of our trustees also being trustees on the CAGM board.

In our 85th year, we have continued to work hard on improving our volunteering numbers, which suffered significantly during the pandemic. This is producing strong results, with an increase in volunteers over the year, and we will continue to work on this during 2025.

We held our 85th anniversary celebration in November with special guest councillor Hannah Robinson Smith, an ex volunteer! The service was established in Salford as one of the first Citizens Advice to be formed the next day, directly after the declaration of the second world war, and was part of confidential war preparations. It was a great opportunity to celebrate the contribution that we have made across the years to many individuals and families living in poverty in Salford.

FINANCIAL REVIEW

Financial position

The results for the year are set out on pages 10 to 24 of the financial statements.

The charity is funded mainly by grants for expenditure on activities within the charity's stated objective.

The balance of unrestricted funds at 31 March 2025 was £525,689, all of which were free reserves. It is the intention of the trustees to utilise the reserves in accordance with reserves policy.

There are restricted funds at 31 March 2025 amounting to £17,665.

Investment policy and objectives

The trustees considered their investment strategy, and resolved that there are insufficient free reserves to invest funds in any time restricted fund. This will be reviewed regularly.

Reserves policy

The reason for holding unrestricted reserves is to protect Salford Citizens Advice from the impact of shortfalls in forecast income, unforeseen expenditure or one off expenditure which Salford Citizens Advice would like to commit to in the delivery of its charitable objectives. Having considered the aforementioned risk factors the Trustees have determined that the current level of unrestricted reserves is appropriate

Going concern

There are no material uncertainties about the charity's ability to continue as a going concern.

FUTURE PLANS

Looking forward, the government has stated its intention to encourage the development of community based solutions, which appears to be manifesting itself in Greater Manchester as the Live Well approach. Both locally in Salford and across Greater Manchester we need to be aware of the development of this model and potential impact of this on the way in which we need to do business.

We also hope to make some modest service redesign around our core service offer to take into account, hopefully a new service specification.

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.

Recruitment and appointment of new trustees

New trustees are recruited and appointed in accordance with its governing document.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Structure, Governance and Management

The trustees of Citizens Advice Bureaux (Salford) are appointed by an open public meeting in keeping with the Charity's Governing deed. The formal office is three years, with re-appointment possible after this.

The trustees appoint a chief officer to manage the day-to-day operation of the charity, whilst maintaining overall supervision through regular trustee meetings and sub-committees.

Trustees are responsible for making strategic and policy decisions. They approve a five-year development plan, which they review twice yearly.

Citizens Advice Bureaux (Salford) is a member organisation of the National Association of Citizens Advice Bureaux which operates across the country.

Citizens Advice Bureaux (Salford) offers a bureaux advice service.

The service's infrastructure consists of local bureaux. These offer a full range of Citizens Advice Bureaux services throughout the city. All our bureaux have the general casework quality mark.

New trustees are briefed on their legal obligations under charity and company law, the charity's governing documents, its structures, committees, decision making processes, planning and strategic objectives. An induction programme, including one to one tutorials, visits to relevant sites and services and meeting with key employees, is organised for all new trustees. A library of relevant reference books and trustee guides and literature is maintained. Trustees are encouraged to attend training events organised by the national Citizens Advice and the local Council for Voluntary Service.

Key management

Tom Togher - Chief officer
E Kenny - Deputy chief officer
G Hughes - Operations manager
C Ellicott - Training and quality manager
R Howley - Senior manager, personnel and projects support

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Citizens Advice Bureaux (Salford) for the purposes of company law) are responsible for preparing the Report of the Trustees 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. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under company law the trustees 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 of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those 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;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them 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 for taking reasonable steps for the prevention and detection of fraud and other irregularities.

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued
In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS
The auditors, TC Group, will be proposed for re-appointment at the forthcoming Annual General Meeting.

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 24 November 2025 and signed on its behalf by:

T M Togher - Secretary

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF CITIZENS ADVICE BUREAUX (SALFORD)

Opinion

We have audited the financial statements of Citizens Advice Bureaux (Salford) (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and 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 (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 Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company 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 charitable company'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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

In connection with our audit of the financial statements, 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 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

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

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF CITIZENS ADVICE BUREAUX (SALFORD)

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes 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 charitable company'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.

Our responsibilities for the audit of the financial statements
We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 a Report of the Independent Auditors 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. Irregularities, including fraud, are instances of non-compliance with laws and regulations.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

-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, and from our commercial knowledge and experience of charities;

-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 charity, including the Charities Act 2011and Companies Act 2006 and

-we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence where necessary,

-identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity'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 documentation;

-enquiring of management as to actual and potential litigation and claims; and

-reviewing correspondence with HMRC.

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.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF CITIZENS ADVICE BUREAUX (SALFORD)

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees 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 trustees as a body, for our audit work, for this report, or for the opinions we have formed.

TC Group
Statutory Auditors
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

24 November 2025

CITIZENS ADVICE BUREAUX (SALFORD)

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	**2025 Total funds £**	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	**815,531**	**434,716**	**1,250,247**	1,222,242
Other trading activities	3	**750**	**-**	**750**	430
Investment income	4	**23,970**	**-**	**23,970**	11,669
Total		**840,251**	**434,716**	**1,274,967**	1,234,341
EXPENDITURE ON					
Charitable activities	5				
Charitable activities		**914,341**	**413,163**	**1,327,504**	1,224,030
NET INCOME/(EXPENDITURE)		**(74,090)**	**21,553**	**(52,537)**	10,311
Transfers between funds	16	**9,223**	**(9,223)**	**-**	-
Net movement in funds		**(64,867)**	**12,330**	**(52,537)**	10,311
RECONCILIATION OF FUNDS					
Total funds brought forward		**590,556**	**5,335**	**595,891**	585,580
TOTAL FUNDS CARRIED FORWARD		**525,689**	**17,665**	**543,354**	595,891

The notes form part of these financial statements

CITIZENS ADVICE BUREAUX (SALFORD)

BALANCE SHEET
31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
CURRENT ASSETS					
Debtors	13	**51,583**	-	**51,583**	27,671
Cash at bank and in hand		**549,606**	**17,665**	**567,271**	634,872
		601,189	**17,665**	**618,854**	662,543
CREDITORS					
Amounts falling due within one year	14	**(75,500)**	-	**(75,500)**	(66,652)
NET CURRENT ASSETS		**525,689**	**17,665**	**543,354**	595,891
TOTAL ASSETS LESS CURRENT LIABILITIES		**525,689**	**17,665**	**543,354**	595,891
NET ASSETS		**525,689**	**17,665**	**543,354**	595,891
FUNDS	16				
Unrestricted funds				**525,689**	590,556
Restricted funds				**17,665**	5,335
TOTAL FUNDS				**543,354**	595,891

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 deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

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.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

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 24 November 2025 and were signed on its behalf by:

S J Lightup - Trustee

The notes form part of these financial statements

CITIZENS ADVICE BUREAUX (SALFORD)

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	**(91,571)**	17,226
Net cash (used in)/provided by operating activities		**(91,571)**	17,226
Cash flows from investing activities			
Interest received		**23,970**	11,669
Net cash provided by investing activities		**23,970**	11,669
Change in cash and cash equivalents in the reporting period		**(67,601)**	28,895
Cash and cash equivalents at the beginning of the reporting period		**634,872**	605,977
Cash and cash equivalents at the end of the reporting period		**567,271**	634,872

The notes form part of these financial statements

NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025	2024
	£	£
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	**(52,537)**	10,311
Adjustments for:		
Interest received	**(23,970)**	(11,669)
(Increase)/decrease in debtors	**(23,912)**	2,727
Increase in creditors	**8,848**	15,857
Net cash (used in)/provided by operations	**(91,571)**	17,226

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24	Cash flow	**At 31.3.25**
	£	£	£
Net cash			
Cash at bank and in hand	**634,872**	**(67,601)**	**567,271**
	634,872	**(67,601)**	**567,271**
Total	**634,872**	**(67,601)**	**567,271**

The notes form part of these financial statements

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.

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

Critical accounting judgements and key sources of estimation uncertainty
In the application of the Company's accounting policies, management is required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying 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 if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

Management does not consider that there are any key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements. However a dilapidation provision has been made of £8,142 in respect of rented property.

Income
Income attributable to grants, donations and gifts is credited to the financial statements for the period to which it relates. Income attributable to services provided is credited to the financial statements for the period in which the service is provided. All income is recognised in the Statement of Financial Activities, inclusive of vat where applicable, once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

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.

Allocation and apportionment of costs
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.
Costs are allocated on a basis considered appropriate by the trustees having regard to the activity.

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

Short leasehold - Straight line over length of lease

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.

continued...

1. ACCOUNTING POLICIES - continued

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.

Dilapidations
The Charity has obligations under the terms of various leases to re-instate the properties at the end of the leases. The Charity has a provision of £8,142 at the year end to cover these obligations at several locations.

2. DONATIONS AND LEGACIES

	2025	2024
	£	£
Donations	211	15,596
Grants	1,250,036	1,206,646
	1,250,247	1,222,242

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

	2025	2024
	£	£
Money Advice and Pension Service	236,594	243,768
Housing Project - The Booths Charities	15,000	15,000
The City of Salford	565,726	565,726
Cornerstone	5,000	5,000
Loaves and Fishes	10,833	8,333
Salford Foodshare Network Life and Work Skills	-	8,000
National Lottery - Awards for All	17,264	-
Cohersive Control - The Booths Charities	16,250	15,000
Citizens Advice - Universal Support Help To Claim	148,294	108,255
Binoh of Manchester	5,000	5,000
Macmillan Cancer Support	75,277	72,933
Salford Foodbank	77,173	39,460
Energy - The Booths Charities	3,000	3,000
Loaves and Fishes Life and Work Skills	-	11,875
Big Lottery - Cost of Living	-	30,437
Guardian	11,991	35,973
Irlam Foodbank	8,510	4,255
Salford CVS - Health Impact Fund	-	19,631
Salford CVS - Social Prescribing	-	15,000
Salford CVS - Elevate	19,175	-
RISE	32,643	-
CommUnity Little Hulton	2,306	-
	1,250,036	1,206,646

continued...

3. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Training and room hire	**750**	430

4. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	**23,970**	11,669

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6)	Support costs (see note 7)	Totals
	£	£	£
Charitable activities	**1,320,004**	**7,500**	**1,327,504**

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2025	2024
	£	£
Staff costs	**1,101,234**	1,003,393
Rent and rates	**24,111**	24,385
Insurance	**10,469**	10,225
Light and heat	**6,583**	7,618
Telephone	**13,084**	11,313
Postage and stationery	**6,469**	9,219
Advertising	**3,658**	4,109
Sundries	**31,502**	27,746
Repairs and renewals	**12,922**	10,948
Training and information	**42,403**	41,005
Service Delivery	**45,000**	45,000
Travel	**9,388**	6,322
Legal, professional and compensation	**12,738**	15,200
Bank charges	**443**	297
	1,320,004	1,216,780

7. SUPPORT COSTS

	Governance costs
	£
Charitable activities	**7,500**

continued...

7. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

	2025 Charitable activities	2024 Total activities
	£	£
Auditors' remuneration	**4,120**	**3,985**
Auditors' remuneration for non audit work	**3,380**	**3,265**
	7,500	**7,250**

8. NET INCOME/(EXPENDITURE)

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

	2025	2024
	£	£
Auditors' remuneration	**4,120**	3,985
Auditors' remuneration for non audit work	**3,380**	3,265

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

None of the trustees was reimbursed travel expenses in the year. (2024 - £nil).

10. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	**966,639**	879,559
Social security costs	**83,151**	75,328
Other pension costs	**51,444**	48,506
	1,101,234	1,003,393

Five key personnel received total emoluments of £239,765.

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

	2025	2024
Direct charitable work	**30**	26
Charitable work and administration	**7**	7
Administration	**1**	1
	38	34

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

continued...

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	880,721	341,521	1,222,242
Other trading activities	430	-	430
Investment income	11,669	-	11,669
Total	892,820	341,521	1,234,341
EXPENDITURE ON			
Charitable activities			
Charitable activities	885,839	338,191	1,224,030
NET INCOME	6,981	3,330	10,311
Transfers between funds	17,593	(17,593)	-
Net movement in funds	24,574	(14,263)	10,311
RECONCILIATION OF FUNDS			
Total funds brought forward	565,982	19,598	585,580
TOTAL FUNDS CARRIED FORWARD	590,556	5,335	595,891

12. TANGIBLE FIXED ASSETS

	Short leasehold £
COST	
At 1 April 2024 and 31 March 2025	**129,171**
DEPRECIATION	
At 1 April 2024 and 31 March 2025	**129,171**
NET BOOK VALUE	
At 31 March 2025	-
At 31 March 2024	-

continued...

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
VAT	-	3,542
Prepayments and accrued income	51,583	24,129
	51,583	27,671

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	5,528	4,422
Social security and other taxes	16,619	14,284
VAT	22,948	-
Other creditors	1,133	1,121
Accrued expenses	29,272	46,825
	75,500	66,652

15. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Between one and five years	28,875	45,375

16. MOVEMENT IN FUNDS

	At 1.4.24	Net movement in funds	Transfers between funds	At 31.3.25
	£	£	£	£
Unrestricted funds				
General fund	590,556	(74,090)	9,223	525,689
Restricted funds				
Housing Project - The Booths Charities (a)	-	(1,139)	1,139	-
Loaves and Fishes (b)	937	(1,636)	699	-
Awards For All (d)	1,369	-	-	1,369
Cohersive Control - The Booths Charities (e)	-	537	(500)	37
Universal Support Help To Claim (g)	-	9,694	(9,694)	-
Macmillan (h)	-	(3,188)	3,188	-
Salford Foodbank (j)	2,893	5,492	(3,750)	4,635
National CAB - Guardian (l)	136	400	(400)	136
Irlam and Cadishead Foodbank (j)	-	480	(450)	30
CommUnity Little Hulton (m)	-	977	-	977
Elevate (n)	-	(666)	666	-
RISE (o)	-	(879)	879	-
Awards For All - Advice 1st Aid (p)	-	11,481	(1,000)	10,481
	5,335	21,553	(9,223)	17,665
TOTAL FUNDS	595,891	(52,537)	-	543,354

continued...

16. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	**840,251**	**(914,341)**	**(74,090)**
Restricted funds			
Housing Project - The Booths Charities (a)	**15,000**	**(16,139)**	**(1,139)**
Loaves and Fishes (b)	**10,833**	**(12,469)**	**(1,636)**
Cohersive Control - The Booths Charities (e)	**16,250**	**(15,713)**	**537**
Universal Support Help To Claim (g)	**148,294**	**(138,600)**	**9,694**
Macmillan (h)	**75,277**	**(78,465)**	**(3,188)**
Salford Foodbank (j)	**77,173**	**(71,681)**	**5,492**
National CAB - Guardian (l)	**11,991**	**(11,591)**	**400**
Irlam and Cadishead Foodbank (j)	**8,510**	**(8,030)**	**480**
CommUnity Little Hulton (m)	**2,306**	**(1,329)**	**977**
Elevate (n)	**19,175**	**(19,841)**	**(666)**
RISE (o)	**32,643**	**(33,522)**	**(879)**
Awards For All - Advice 1st Aid (p)	**17,264**	**(5,783)**	**11,481**
	434,716	**(413,163)**	**21,553**
TOTAL FUNDS	**1,274,967**	**(1,327,504)**	**(52,537)**

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	565,982	6,981	17,593	590,556
Restricted funds				
Housing Project - The Booths Charities (a)	-	(897)	897	-
Loaves and Fishes (b)	717	220	-	937
Awards For All (d)	1,880	(511)	-	1,369
Cohersive Control - The Booths Charities (e)	-	558	(558)	-
Universal Support Help To Claim (g)	-	13,979	(13,979)	-
Macmillan (h)	-	(1,744)	1,744	-
Salford Foodbank (j)	-	4,743	(1,850)	2,893
Life and Work Skills Project (f)	17,001	(16,690)	(311)	-
Big Lottery - Cost of Living (k)	-	2,418	(2,418)	-
National CAB - Guardian (l)	-	1,373	(1,237)	136
Irlam and Cadishead Foodbank (j)	-	(119)	119	-
	19,598	3,330	(17,593)	5,335
TOTAL FUNDS	585,580	10,311	-	595,891

continued...

16. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	892,820	(885,839)	6,981
Restricted funds			
Housing Project - The Booths Charities (a)	15,000	(15,897)	(897)
Loaves and Fishes (b)	8,333	(8,113)	220
Awards For All (d)	-	(511)	(511)
Cohersive Control - The Booths Charities (e)	15,000	(14,442)	558
Universal Support Help To Claim (g)	108,255	(94,276)	13,979
Macmillan (h)	72,933	(74,677)	(1,744)
Salford Foodbank (j)	39,460	(34,717)	4,743
Life and Work Skills Project (f)	11,875	(28,565)	(16,690)
Big Lottery - Cost of Living (k)	30,437	(28,019)	2,418
National CAB - Guardian (l)	35,973	(34,600)	1,373
Irlam and Cadishead Foodbank (j)	4,255	(4,374)	(119)
	341,521	(338,191)	3,330
TOTAL FUNDS	1,234,341	(1,224,030)	10,311

Analysis of funds:-

a) Housing Project - The Booths Charities
Provision of advice to people in private sector housing.

b) Loaves and Fishes
Funding to provide users of Salford's homeless people's day centre an advice service.

d) Awards For All
Grant for new computer equipment for the volunteer training hub.

e) Cohersive Control
Funding to deliver advice to victims of domestic violence and cohersive control.

f) Edward Holt Trust/Loaves and Fishes - Life and Work Skills Project
Funding to deliver advice and support to those who are homeless or require help with their tenancies.

g) Help To Claim
Funding to support claimants in making claims for Universal Credit.

h) Macmillan
Information and advice to those living with a cancer diagnosis.

j) Salford and Irlam & Cadishead Foodbanks
Information and advice to those accessing Trussell Trust foodbanks.

k) Big Lottery - Cost of Living
To support the debt advice provision during the cost of living crisis.

l) National CAB - Guardian
To provide advice services to migrants and refugees.

m) CommUnity Little Hulton

continued...

16. MOVEMENT IN FUNDS - continued

Advice service for the foodclub at Community Little Hulton hub.

n) Elevate
Advice and support for those who are looking to improve their employability skills.

o) RISE
To provide advice for service users at Loaves and Fishes primarily in the areas of housing and domestic abuse.

p) Awards For All
To explore a community advice/first aid navigator funding application.

Transfers between funds

The transfers between funds totalling £9,223 relate to the following adjustments:-

	Project overspend	Rent costs	Total
	£	£	£
Awards For All (d)	0	(1,000)	(1,000)
Cohersive Control - The Booths Charities (e)	0	(500)	(500)
Housing Project - The Booths Charities (a)	1,139	(0)	1,139
Universal Support Help To claim (g)	8,306	(18,000)	(9,694)
Irlam and Cadishead Foodbank (j)	0	(450)	(450)
Macmillan (h)	5,188	(2,000)	3,188
Salford Foodbank (j)	0	(3,750)	(3,750)
Loaves and Fishes (b)	699	(0)	699
National CAB - Guardian	0	(400)	(400)
RISE (o)	879	(0)	879
Elevate (n)	666	(0)	666
	16,877	(26,100)	(9,223)

The transfers relating to rent costs represent agreed recharges from the core business to the restricted fund for the use of accomodation space.

17. EMPLOYEE BENEFIT OBLIGATIONS

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £51,444 (2024- £48,506).
Included in accruals for pension contributions not paid over amounted to £nil (2024 - £nil).

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

continued...

19. CONNECTED CHARITIES

The charity is a member of the Citizens Advice Bureaux National Association to whom it pays a subscription. The National Association provides insurance cover for the charity for a commercial fee.

CITIZENS ADVICE BUREAUX (SALFORD)

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	**211**	15,596
Grants	**1,250,036**	1,206,646
	1,250,247	1,222,242
Other trading activities		
Training and room hire	**750**	430
Investment income		
Deposit account interest	**23,970**	11,669
Total incoming resources	**1,274,967**	1,234,341
EXPENDITURE		
Charitable activities		
Wages	**966,639**	879,559
Social security	**83,151**	75,328
Pensions	**51,444**	48,506
Rent and rates	**24,111**	24,385
Insurance	**10,469**	10,225
Light and heat	**6,583**	7,618
Telephone	**13,084**	11,313
Postage and stationery	**6,469**	9,219
Advertising	**3,658**	4,109
Sundries	**31,502**	27,746
Repairs and renewals	**12,922**	10,948
Training and information	**42,403**	41,005
Service Delivery	**45,000**	45,000
Travel	**9,388**	6,322
Legal, professional and compensation	**12,738**	15,200
Bank charges	**443**	297
	1,320,004	1,216,780
Support costs		
Governance costs		
Auditors' remuneration	**4,120**	3,985
Auditors' remuneration for non audit work	**3,380**	3,265
	7,500	7,250
Total resources expended	**1,327,504**	1,224,030
Net (expenditure)/income	**(52,537)**	10,311

CITIZENS ADVICE BUREAUX (SALFORD)

England & Wales - Charity number 701559

Accounts

REGISTERED COMPANY NUMBER: 2226364 (England and Wales)
REGISTERED CHARITY NUMBER: 701559

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

FOR

CITIZENS ADVICE BUREAUX (SALFORD)
(A COMPANY LIMITED BY GUARANTEE)

Wyatt Morris Golland Ltd
Statutory Auditors
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 6
Report of the Independent Auditors	7 to 9
Statement of Financial Activities	10
Balance Sheet	11
Cash Flow Statement	12
Notes to the Cash Flow Statement	13
Notes to the Financial Statements	14 to 22

CITIZENS ADVICE BUREAUX (SALFORD)

REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2024

TRUSTEES	C Li (resigned 25.3.24) S J Lightup J M Mcgarry P Sutcliffe (resigned 29.1.24) N Whitehouse E Dovey-Hudson D Johnson S E Murtagh J E Block (appointed 29.1.24) D A Dawes (appointed 25.3.24) P P Smith (appointed 25.3.24)

The directors are appointed according to the Articles of Association and are referred to in that document as the "Management Committee" and generally as the "Board of Trustees".

COMPANY SECRETARY	T M Togher
REGISTERED OFFICE	Langworthy Cornerstone 451 Liverpool Road Salford Manchester M6 5QQ
REGISTERED COMPANY NUMBER	2226364 (England and Wales)
REGISTERED CHARITY NUMBER	701559
AUDITORS	Wyatt Morris Golland Ltd Statutory Auditors Park House 200 Drake Street Rochdale Lancashire OL16 1PJ

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

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 2024. 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

Principle Objectives

"The Citizens Advice Bureaux (Salford) is established for the promotion of any charitable purposes for the benefit of the community in the area of Salford by the advancement of education, the protection of health and the relief of poverty, sickness and distress. In furtherance of its objects, and for no other purposes the Citizens Advice Bureaux (Salford) shall have power to establish and conduct Citizens Advice Bureaux as centres to provide a free confidential and impartial service of advice, information and counsel for the public and for the implementation thereof" (extract from Memorandum of Association).

The charity has at the core of its aims the task of all Citizens Advice Bureaux, such that "... people should not suffer from a lack of knowledge of their rights or of their responsibilities, and equally, to exercise a responsible influence on the development of social policy..."

Public benefit and ensuring our work delivers our aims

We review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and benefits they have brought to those groups of people we are set up to help. The review also helps us ensure our aim, objectives and activities remained focused on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims 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.

Organisation

Citizens Advice Bureaux (Salford) was established in 1939. The current unitary structure was established in 1995. Salford Cabx is a full member of the National Association of Citizens Advice Bureaux (Nacab).

Status

The Citizens Advice Bureaux (Salford) is a company limited by guarantee and is governed by its Memorandum and Articles of Association. Its working name is Salford Citizens Advice Bureaux.
Each member's liability is limited to £1 per guarantor. The membership comprises all the current trustees plus the current and ex company secretaries.

Investment powers

The charity's powers of investment are governed by its Memorandum and Articles of Association.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Summary of main activities:

This year's major developments included our comprehensive three yearly leadership audit, which we are pleased to say we passed without any issues. This means our full membership of the National Association of Citizens Advice is confirmed, as was our Advice Standards Quality Marking. The work of the board was very much focused on the preparation for this audit, at least for the early part of the year.

We ran a pilot project to work differently with refugee new arrivals in Salford, and we are grateful to the Guardian readers Christmas appeal for the funding for this work. This has at the time of writing been successfully concluded and has given us lots of new learning about how we can embed advice services within another organisation, and how we can then avoid people who have suffered great hardship and trauma needing to unnecessarily repeat their stories.

The ongoing programme of 'managed migration' to Universal Credit began to pick up speed over the year, and as a result, we saw more enquires about Universal Credit, as well as enquires often of a very technical nature as people struggled to understand what this might mean for them and their families.

We trained key staff to support people to access cancer screening services, focusing on clients who are being supported with disability benefit claims. This was funded by the local NHS cancer screening take-up funding programme, and we hope to maintain this approach for many more years to come, and through this to have thousands of powerful cancer screening conversation with Salford residents who are more likely to be diagnosed late.

We were pleased to win extra funding from the National Lottery to produce a suite of podcasts to support people with the ongoing cost of living crisis. These are available on our newly relaunched website. As a part of this work to strengthen our digital and online services, we also secured the cyber essentials quality mark, which has become increasingly significant with higher threats to organisations from cyber-attacks.

Our online referral portal has continued to play an important role in how clients access services. We added the National Citizens Advice service to automatically set up and pre-populate case records from these referrals to this service. One in twelve of our clients now come to us through this online referral system, reducing the pressure on drop-in services.

We are delighted to be working with the Trussel Trust, to fund advice in all of Salford's foodbanks. Our chief Officer continued to demonstrate his substantial commitment over the years in Salford and a new strategy for the development of food poverty work in the city for future years working with our colleagues at Salford CVS has been agreed.

We also completed a programme of organisation wide menopause awareness work, as well as adopting a set of best practice policies to support our colleagues experiencing the menopause in the service.

We also secured ongoing funding to run our still relatively new Macmillan partnership - which has now very much become a high performing provider for Macmillan, and more importantly is supporting large numbers of people in Salford living with cancer.

We were pleased to work with colleagues in Salford Charedi community to secure continuation funding for our community outreach services to Salford's large Charedi community.

Policy and Campaigns work:

Policy work included a full review of our current campaigns, input into the city council's review of its homelessness strategy, as well as detailed submissions to the Greater Manchester Mayor's Good Landlord Charter consultation.

We continued work to improve the clarity of communications for people using homelessness services in the city, as well as our ongoing work to improve council tax recovery in the city; meeting with council officials and bailiffs every quarter. A new campaign to encourage social landlords not to take out floor coverings when properties are re-let was launched. We continued to run a campaign to improve take up of the healthy start scheme throughout the year.

Direct work with clients:

Over the financial year ending 31 March 2024 we advised a total of 15,883 clients with over 68,817 different problems.

- Benefits 35% (24,151)
- Housing 17% (11,730)
- Universal Credit 13% (8,770)
- Debt 11% (7,885)

We advised over 1,900* households around access to charitable support - most of which would have been referral to local food banks; 431 education issues; 1,894 employment problems; 1,729 financial services and capability; 104 issues relating to gender violence, abuse and hate crime; 2,249 community care and health; 1,843 immigration and asylum; 1,617 legal disputes; 1,424 family and relationship issues; 1,111 around travel issues; 1,428 utility and fuel issues; and 590 death and bereavement issues.

Trends in our advice giving indicate a continuous pressure on housing and homelessness enquiries (this is up 9% from last year) driven in the main by increasing volatility in the private rented sector and the impact of the government's policy to move refugees and asylum seekers from their temporary accommodation. The rate of growth and pressure on housing enquiries has remained broadly stable throughout the year - and combined with the previous year might suggest that the housing crisis has at least stopped getting worse. This may be due in some small part to the uplift in local housing allowance limits. We remain of the view that the private sector housing market's failure is likely to continue to drive a high level of evictions and homelessness, and even with a reduction in interest rates, will not improve substantially throughout the rest of the year, thus continuing to be one of Salford's citizens key pressures.

The need to refer to foodbanks has already reduced over the year, possibly due to some reduction in the rates of food cost inflation over the year and because of good provision of emergency support in Salford through the Housing Support Fund throughout the reporting period. Despite this, every day we referred five households to a food bank throughout the year. This has essentially fallen back to 'normal' levels.

The impact of 'managed migration' to Universal Credit was beginning to be felt during the year - with a growth of issues around Universal Credit of 10%.

Employment enquiries have remained stable - for all of this year, as well as for last year. This year the quarterly average for employment problems being 474 as compared to 557 last year, down 14% year on year. This does suggest a relatively stable employment market, and one which has maintained this stability over the last two years.

The gradual settling of the energy crisis has resulted in a reduction in utility and fuel issues dropping some 200 enquiries from last year - to 1,428 this year.

Sadly, we see a continued rise in the number of death and bereavement issues, this year it was 590 for the year (against 359 last year). This nearly two-thirds increase saw the biggest increase in quarter 3, 2023/24.

Our volunteering was hit during the pandemic - along with being adversely impacted by changes to the socio-economic environment. This year it has remained broadly stable - with about fifty people volunteering each week. The value of this volunteering (using the council's social value metric) is some £350,000 a year. We put extra effort into marketing our volunteering opportunities this year
.
Total website advice use was 151,130 interactions (up 8%), with some 2,346 clients being referred to us by over thirty different partners using our referral tool.

Impact:

The National Association of Citizens Advice impact of advice assessment** indicates that in the year:

- Our total fiscal value to the city was £4,792,492.
- Our public value was £34,745,952 (how much better off Salford is because of our work).
- The total value to the people we help was £24,610,504.
- The value to the local authority by avoiding homelessness was £500,848.
- The value of a reduced use of health services was £683,830, with a total gain to the NHS in Salford of £808, 919.
- The £710,134 in additional Attendance Allowance claimed in the year is a good proxy for the sum saved locally in terms of Community Care costs.
- The gain to local social housing providers was £1,146,688 - largely through the avoidance of evictions.
- The gain to central government by keeping people in work was £1,959,272.

* Including 1009 clients / households assisted via the Trussell Trust Partnership Programme.

** The National Association of Citizens Advice Impact model was developed by New Economy. The model is approved by the Treasury, who are experts in financial value assessment. The approach taken in creating the data is very conservative and only includes actual determined values - it is therefore the very minimum of our actual impact.

Strategic and governance work:

Over the year we've been working hard to ensure our board and senior management team are well placed to meet the challenges of future years - as we approach the celebrations for our 85th anniversary. This involved a comprehensive rewriting of our strategic plan as well as our work plan, and a phased renewal of our board, which has seen a number of new trustees join us, extending the skill mix and diversity of the board.

We also said goodbye to some long serving trustees, with thanks especially to Peter Sutcliffe, who has been part of Salford Citizens Advice for nearly thirty years, starting with his original support in Irlam and Cadishead. We remain grateful to Peter and other volunteers who remain committed to us as an organisation, supporting our principles and values over such an extended period.

FINANCIAL REVIEW

Financial position

The results for the year are set out on pages 10 to 22 of the financial statements.

The charity is funded mainly by grants for expenditure on activities within the charity's stated objective.

The balance of unrestricted funds at 31 March 2024 was £590,556, all of which were free reserves. It is the intention of the trustees to utilise the reserves in accordance with reserves policy.

There are restricted funds at 31 March 2024 amounting to £5,335.

Investment policy and objectives

The trustees considered their investment strategy, and resolved that there are insufficient free reserves to invest funds in any time restricted fund. This will be reviewed regularly.

Reserves policy

The reason for holding unrestricted reserves is to protect Salford Citizens Advice from the impact of shortfalls in forecast income, unforeseen expenditure or one off expenditure which Salford Citizens Advice would like to commit to in the delivery of its charitable objectives. Having considered the aforementioned risk factors the Trustees have determined that the current level of unrestricted reserves is appropriate

Going concern

There are no material uncertainties about the charity's ability to continue as a going concern.

FUTURE PLANS

We are redrafting our Strategic Plan to take account of the changes seen in the charitable activities of the organisation over the last two years. It is intended that the new plan will look at the next 5-10 years.

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.

Recruitment and appointment of new trustees

New trustees are recruited and appointed in accordance with its governing document.

Structure, Governance and Management

The trustees of Citizens Advice Bureaux (Salford) are appointed by an open public meeting in keeping with the Charity's Governing deed. The formal office is three years, with re-appointment possible after this.

The trustees appoint a chief officer to manage the day-to-day operation of the charity, whilst maintaining overall supervision through regular trustee meetings and sub-committees.

Trustees are responsible for making strategic and policy decisions. They approve a five-year development plan, which they review twice yearly.

Citizens Advice Bureaux (Salford) is a member organisation of the National Association of Citizens Advice Bureaux which operates across 258 locations.

Citizens Advice Bureaux (Salford) offers a bureaux advice service.

The service's infrastructure consists of local bureaux. These offer a full range of Citizens Advice Bureaux services throughout the city. All our bureaux have the general casework quality mark.

New trustees are briefed on their legal obligations under charity and company law, the charity's governing documents, its structures, committees, decision making processes, planning and strategic objectives. An induction programme, including one to one tutorials, visits to relevant sites and services and meeting with key employees, is organised for all new trustees. A library of relevant reference books and trustee guides and literature is maintained. Trustees are encouraged to attend training events organised by the national Citizens Advice and the local Council for Voluntary Service.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Key management

Tom Togher - Chief officer
E Kenny - Deputy chief officer
G Hughes - Operations manager
C Ellicott - Training and quality manager
R Howley - Senior manager, personnel and projects support

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Citizens Advice Bureaux (Salford) for the purposes of company law) are responsible for preparing the Report of the Trustees 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them 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 for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Wyatt Morris Golland Ltd, will be proposed for re-appointment at the forthcoming Annual General Meeting.

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 25 November 2024 and signed on its behalf by:

T M Togher - Secretary

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF CITIZENS ADVICE BUREAUX (SALFORD)

Opinion
We have audited the financial statements of Citizens Advice Bureaux (Salford) (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and 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 (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 2024 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 Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company 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 charitable company'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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

In connection with our audit of the financial statements, 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 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.

Matters on which we are required to report by exception
We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:
- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees
As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes 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 charitable company'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.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 a Report of the Independent Auditors 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 is detailed below:

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, and from our commercial knowledge and experience of charities;

-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 charity, including the Charities Act 2011and Companies Act 2006 and

-we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence where necessary,

-identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity'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 documentation;

-enquiring of management as to actual and potential litigation and claims; and

-reviewing correspondence with HMRC.

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 for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees 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 trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Wyatt Morris Golland Ltd
Statutory Auditors
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

25 November 2024

CITIZENS ADVICE BUREAUX (SALFORD)

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2024

	Notes	Unrestricted funds £	Restricted funds £	**2024 Total funds £**	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	**880,721**	**341,521**	**1,222,242**	1,107,898
Other trading activities	3	**430**	**-**	**430**	1,490
Investment income	4	**11,669**	**-**	**11,669**	4,296
Total		**892,820**	**341,521**	**1,234,341**	1,113,684
EXPENDITURE ON					
Charitable activities	5				
Charitable activities		**885,839**	**338,191**	**1,224,030**	1,197,395
NET INCOME/(EXPENDITURE)		**6,981**	**3,330**	**10,311**	(83,711)
Transfers between funds	16	**17,593**	**(17,593)**	**-**	-
Net movement in funds		**24,574**	**(14,263)**	**10,311**	(83,711)
RECONCILIATION OF FUNDS					
Total funds brought forward		**565,982**	**19,598**	**585,580**	669,291
TOTAL FUNDS CARRIED FORWARD		**590,556**	**5,335**	**595,891**	585,580

The notes form part of these financial statements

BALANCE SHEET
31 MARCH 2024

	Notes	Unrestricted funds £	Restricted funds £	**2024 Total funds £**	2023 Total funds £
CURRENT ASSETS					
Debtors	13	**27,671**	**-**	**27,671**	30,398
Cash at bank and in hand		**629,537**	**5,335**	**634,872**	605,977
		657,208	**5,335**	**662,543**	636,375
CREDITORS					
Amounts falling due within one year	14	**(66,652)**	**-**	**(66,652)**	(50,795)
NET CURRENT ASSETS		**590,556**	**5,335**	**595,891**	585,580
TOTAL ASSETS LESS CURRENT LIABILITIES		**590,556**	**5,335**	**595,891**	585,580
NET ASSETS		**590,556**	**5,335**	**595,891**	585,580
FUNDS	16				
Unrestricted funds				**590,556**	565,982
Restricted funds				**5,335**	19,598
TOTAL FUNDS				**595,891**	585,580

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2024.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

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.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

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 25 November 2024 and were signed on its behalf by:

S J Lightup - Trustee

The notes form part of these financial statements

CITIZENS ADVICE BUREAUX (SALFORD)

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2024

	Notes	**2024** **£**	2023 £
Cash flows from operating activities			
Cash generated from operations	1	**17,226**	(89,790)
Net cash provided by/(used in) operating activities		**17,226**	(89,790)
Cash flows from investing activities			
Interest received		**11,669**	4,296
Net cash provided by investing activities		**11,669**	4,296
Change in cash and cash equivalents in the reporting period		**28,895**	(85,494)
Cash and cash equivalents at the beginning of the reporting period		**605,977**	691,471
Cash and cash equivalents at the end of the reporting period		**634,872**	605,977

The notes form part of these financial statements

NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2024

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2024	2023
	£	£
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	**10,311**	(83,711)
Adjustments for:		
Interest received	**(11,669)**	(4,296)
Decrease in debtors	**2,727**	2,483
Increase/(decrease) in creditors	**15,857**	(4,266)
Net cash provided by/(used in) operations	**17,226**	(89,790)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.23	Cash flow	**At 31.3.24**
	£	£	**£**
Net cash			
Cash at bank and in hand	**605,977**	**28,895**	**634,872**
	605,977	**28,895**	**634,872**
Total	**605,977**	**28,895**	**634,872**

The notes form part of these financial statements

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.

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

Critical accounting judgements and key sources of estimation uncertainty
In the application of the Company's accounting policies, management is required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying 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 if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

Management does not consider that there are any key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements. However a dilapidation provision has been made of £8,142 in respect of rented property.

Income
Income attributable to grants, donations and gifts is credited to the financial statements for the period to which it relates. Income attributable to services provided is credited to the financial statements for the period in which the service is provided. 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.

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.

Allocation and apportionment of costs
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.
Costs are allocated on a basis considered appropriate by the trustees having regard to the activity.

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

Short leasehold	-	Straight line over length of lease

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.

continued...

1. ACCOUNTING POLICIES - continued

Dilapidations
The Charity has obligations under the terms of various leases to re-instate the properties at the end of the leases. The Charity has a provision of £8,142 at the year end to cover these obligations at several locations.

2. DONATIONS AND LEGACIES

	2024	2023
	£	£
Donations	**15,596**	533
Grants	**1,206,646**	1,107,365
	1,222,242	1,107,898

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

	2024	2023
	£	£
Money Advice and Pension Service	**243,768**	205,089
Housing Project - The Booths Charities	**15,000**	15,000
The City of Salford	**565,726**	565,726
Cornerstone	**5,000**	5,000
Loaves and Fishes	**8,333**	8,333
Salford Foodshare Network Life and Work Skills	**8,000**	5,000
National Lottery - Awards for All	**-**	9,980
Cohersive Control - The Booths Charities	**15,000**	15,000
Citizens Advice - Universal Support Help To Claim	**108,255**	145,874
Binoh of Manchester	**5,000**	5,000
Kickstart	**-**	7,288
Manchester Foodbank	**-**	2,500
Macmillan Cancer Support	**72,933**	47,595
Salford Foodbank	**39,460**	30,255
Brain and Spinal Injury Clinic	**-**	3,600
Energy - The Booths Charities	**3,000**	3,000
Citizens Advice - Cost of Living	**-**	15,000
The Edward Holt Trust Life and Work Skills	**-**	15,000
Loaves and Fishes Life and Work Skills	**11,875**	3,125
Big Lottery - Cost of Living	**30,437**	-
Guardian	**35,973**	-
Irlam Foodbank	**4,255**	-
Salford CVS - Health Impact Fund	**19,631**	-
Salford CVS - Social Prescribing	**15,000**	-
	1,206,646	1,107,365

3. OTHER TRADING ACTIVITIES

	2024	2023
	£	£
Training and room hire	**430**	1,490

continued...

4. INVESTMENT INCOME

	2024	2023
	£	£
Deposit account interest	**11,669**	4,296

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6)	Support costs (see note 7)	Totals
	£	£	£
Charitable activities	**1,216,780**	**7,250**	**1,224,030**

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2024	2023
	£	£
Staff costs	**1,003,393**	982,925
Rent and rates	**24,385**	24,786
Insurance	**10,225**	10,121
Light and heat	**7,618**	2,440
Telephone	**11,313**	16,429
Postage and stationery	**9,219**	9,095
Advertising	**4,109**	12,926
Sundries	**27,746**	24,514
Repairs and renewals	**10,948**	6,077
Training and information	**41,005**	36,096
Service Delivery	**45,000**	45,000
Travel	**6,322**	4,699
Legal, professional and compensation	**15,200**	15,391
Bank charges	**297**	346
	1,216,780	1,190,845

7. SUPPORT COSTS

	Governance costs
	£
Charitable activities	**7,250**

Support costs, included in the above, are as follows:

	2024 Charitable activities	2023 Total activities
	£	£
Auditors' remuneration	**3,985**	**3,600**
Auditors' remuneration for non audit work	**3,265**	**2,950**
	7,250	**6,550**

continued...

8. NET INCOME/(EXPENDITURE)

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

	2024	2023
	£	£
Auditors' remuneration	**3,985**	3,600
Auditors' remuneration for non audit work	**3,265**	2,950

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

None of the trustees was reimbursed travel expenses in the year. (2022 - £nil).

10. STAFF COSTS

	2024	2023
	£	£
Wages and salaries	**879,559**	860,806
Social security costs	**75,328**	75,301
Other pension costs	**48,506**	46,818
	1,003,393	982,925

Five key personnel received total emoluments of £217,324.

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

	2024	2023
Direct charitable work	**26**	27
Charitable work and administration	**7**	6
Administration	**1**	1
	34	34

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2024	2023
£60,001 - £70,000	**1**	1

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	805,447	302,451	1,107,898
Other trading activities	1,490	-	1,490
Investment income	4,296	-	4,296
Total	811,233	302,451	1,113,684
EXPENDITURE ON			
Charitable activities			
Charitable activities	910,385	287,010	1,197,395

continued...

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
NET INCOME/(EXPENDITURE)	(99,152)	15,441	(83,711)
Transfers between funds	22,701	(22,701)	-
Net movement in funds	(76,451)	(7,260)	(83,711)
RECONCILIATION OF FUNDS			
Total funds brought forward	642,433	26,858	669,291
TOTAL FUNDS CARRIED FORWARD	565,982	19,598	585,580

12. TANGIBLE FIXED ASSETS

	Short leasehold £
COST	
At 1 April 2023 and 31 March 2024	**129,171**
DEPRECIATION	
At 1 April 2023 and 31 March 2024	**129,171**
NET BOOK VALUE	
At 31 March 2024	-
At 31 March 2023	-

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
VAT	**3,542**	2,163
Prepayments and accrued income	**22,538**	28,235
Prepayments	**1,591**	-
	27,671	30,398

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Trade creditors	**4,422**	2,063
Social security and other taxes	**14,284**	18,499
Other creditors	**1,121**	1,109
Accrued expenses	**46,825**	29,124
	66,652	50,795

continued...

15. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2024	2023
	£	£
Between one and five years	**45,375**	28,875

16. MOVEMENT IN FUNDS

	At 1.4.23	Net movement in funds	Transfers between funds	At 31.3.24
	£	£	£	£
Unrestricted funds				
General fund	**565,982**	**6,981**	**17,593**	**590,556**
Restricted funds				
Housing Project - The Booths Charities (a)	**-**	**(897)**	**897**	**-**
Loaves and Fishes (b)	**717**	**220**	**-**	**937**
Awards For All (d)	**1,880**	**(511)**	**-**	**1,369**
Cohersive Control - The Booths Charities (e)	**-**	**558**	**(558)**	**-**
Universal Support Help To Claim (g)	**-**	**13,979**	**(13,979)**	**-**
Macmillan (h)	**-**	**(1,744)**	**1,744**	**-**
Salford Foodbank (j)	**-**	**4,743**	**(1,850)**	**2,893**
Life and Work Skills Project (f)	**17,001**	**(16,690)**	**(311)**	**-**
Big Lottery - Cost of Living (k)	**-**	**2,418**	**(2,418)**	**-**
National CAB - Guardian (l)	**-**	**1,373**	**(1,237)**	**136**
Irlam and Cadishead Foodbank (j)	**-**	**(119)**	**119**	**-**
	19,598	**3,330**	**(17,593)**	**5,335**
TOTAL FUNDS	**585,580**	**10,311**	**-**	**595,891**

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	**892,820**	**(885,839)**	**6,981**
Restricted funds			
Housing Project - The Booths Charities (a)	**15,000**	**(15,897)**	**(897)**
Loaves and Fishes (b)	**8,333**	**(8,113)**	**220**
Awards For All (d)	**-**	**(511)**	**(511)**
Cohersive Control - The Booths Charities (e)	**15,000**	**(14,442)**	**558**
Universal Support Help To Claim (g)	**108,255**	**(94,276)**	**13,979**
Macmillan (h)	**72,933**	**(74,677)**	**(1,744)**
Salford Foodbank (j)	**39,460**	**(34,717)**	**4,743**
Life and Work Skills Project (f)	**11,875**	**(28,565)**	**(16,690)**
Big Lottery - Cost of Living (k)	**30,437**	**(28,019)**	**2,418**
National CAB - Guardian (l)	**35,973**	**(34,600)**	**1,373**
Irlam and Cadishead Foodbank (j)	**4,255**	**(4,374)**	**(119)**
	341,521	**(338,191)**	**3,330**
TOTAL FUNDS	**1,234,341**	**(1,224,030)**	**10,311**

continued...

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	642,433	(99,152)	22,701	565,982
Restricted funds				
Housing Project - The Booths Charities (a)	-	(1,849)	1,849	-
Loaves and Fishes (b)	959	(242)	-	717
Awards For All (d)	-	1,880	-	1,880
Cohersive Control - The Booths Charities (e)	-	(1,283)	1,283	-
The Edward Holt Trust - Advice and Development Worker (f)	25,899	(24,643)	(1,256)	-
Universal Support Help To Claim (g)	-	18,767	(18,767)	-
Kickstart (i)	-	4,173	(4,173)	-
Macmillan (h)	-	3,695	(3,695)	-
Salford Foodbank (j)	-	(802)	802	-
Life and Work Skills Project (f)	-	15,745	1,256	17,001
	26,858	15,441	(22,701)	19,598
TOTAL FUNDS	669,291	(83,711)	-	585,580

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	811,233	(910,385)	(99,152)
Restricted funds			
Housing Project - The Booths Charities (a)	15,000	(16,849)	(1,849)
Loaves and Fishes (b)	8,333	(8,575)	(242)
Awards For All (d)	9,980	(8,100)	1,880
Cohersive Control - The Booths Charities (e)	15,000	(16,283)	(1,283)
The Edward Holt Trust - Advice and Development Worker (f)	-	(24,643)	(24,643)
Universal Support Help To Claim (g)	145,874	(127,107)	18,767
Kickstart (i)	7,288	(3,115)	4,173
Macmillan (h)	47,596	(43,901)	3,695
Salford Foodbank (j)	30,255	(31,057)	(802)
Life and Work Skills Project (f)	23,125	(7,380)	15,745
	302,451	(287,010)	15,441
TOTAL FUNDS	1,113,684	(1,197,395)	(83,711)

Analysis of funds:-

a) Housing Project - The Booths Charities
Provision of advice to people in private sector housing.

b) Loaves and Fishes
Funding to provide users of Salford's homeless people's day centre an advice service.

d) Awards For All
Grant for new computer equipment for the volunteer training hub.

continued...

16. MOVEMENT IN FUNDS - continued

e) Cohersive Control
Funding to deliver advice to victims of domestic violence and cohersive control.

f) Edward Holt Trust/Loaves and Fishes - Life and Work Skills Project
Funding to deliver advice and support to those who are homeless or require help with their tenancies.

g) Help To Claim
Funding to support claimants in making claims for Universal Credit.

h) Macmillan
Information and advice to those living with a cancer diagnosis.

i) Kickstart
Funding to create new jobs for 16 to 24 year olds on Universal Credit who are at risk of long term unemployment.

j) Salford and Irlam & Cadishead Foodbanks
Information and advice to those accessing Trussell Trust foodbanks.

k) Big Lottery - Cost of Living
To support the debt advice provision during the cost of living crisis.

l) National CAB - Guardian
To provide advice services to migrants and refugees.

Transfers between funds

The transfers between funds totalling £17,593 relate to the following adjustments:-

	Project over/underspend £	Rent costs £	Total £
Housing Project - The Booths Charities (a)	897	-	897
Cohersive Control - The Booths Charities (e)	435	(993)	(558)
Big Lottery - Cost of Living (k)	207	(2,625)	(2,418)
Universal Support Help To claim (g)	3,824	(17,803)	(13,979)
Irlam and Cadishead Foodbank (j)	119	-	119
Macmillan (h)	3,744	(2,000)	1,744
Salford Foodbank (j)		(1,850)	(1,850)
Life and Work Skills project (f)	214	(525)	(311)
National CAB - Guardian		(1,237)	(1,237)
	9,440	(27,033)	(17,593)

The transfers relating to rent costs represent agreed recharges from the core business to the restricted fund for the use of accomodation space.

continued...

17. EMPLOYEE BENEFIT OBLIGATIONS

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £48,506 (2023- £46,818).
Included in accruals for pension contributions not paid over amounted to £nil (2023 - £nil).

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.

19. CONNECTED CHARITIES

The charity is a member of the Citizens Advice Bureaux National Association to whom it pays a subscription. The National Association provides insurance cover for the charity for a commercial fee.

CITIZENS ADVICE BUREAUX (SALFORD)

England & Wales - Charity number 701559

Accounts

REGISTERED COMPANY NUMBER: 2226364 (England and Wales)
REGISTERED CHARITY NUMBER: 701559

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

FOR

CITIZENS ADVICE BUREAUX (SALFORD)
(A COMPANY LIMITED BY GUARANTEE)

Wyatt Morris Golland Ltd
Statutory Auditors
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

CITIZENS ADVICE BUREAUX (SALFORD)

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 MARCH 2023

TRUSTEES	M C Davies (resigned 29.11.22) C Li S J Lightup J M Mcgarry P Sutcliffe N Whitehouse E Dovey-Hudson D Johnson S E Murtagh (appointed 27.3.23)

The directors are appointed according to the Articles of Association and are referred to in that document as the "Management Committee" and generally as the "Board of Trustees".

COMPANY SECRETARY	T M Togher
REGISTERED OFFICE	Langworthy Cornerstone 451 Liverpool Road Salford Manchester M6 5QQ
REGISTERED COMPANY NUMBER	2226364 (England and Wales)
REGISTERED CHARITY NUMBER	701559
AUDITORS	Wyatt Morris Golland Ltd Statutory Auditors Park House 200 Drake Street Rochdale Lancashire OL16 1PJ

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 2023. 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

Principle Objectives

"The Citizens Advice Bureaux (Salford) is established for the promotion of any charitable purposes for the benefit of the community in the area of Salford by the advancement of education, the protection of health and the relief of poverty, sickness and distress. In furtherance of its objects, and for no other purposes the Citizens Advice Bureaux (Salford) shall have power to establish and conduct Citizens Advice Bureaux as centres to provide a free confidential and impartial service of advice, information and counsel for the public and for the implementation thereof" (extract from Memorandum of Association).

The charity has at the core of its aims the task of all Citizens Advice Bureaux, such that "... people should not suffer from a lack of knowledge of their rights or of their responsibilities, and equally, to exercise a responsible influence on the development of social policy..."

Public benefit and ensuring our work delivers our aims

We review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and benefits they have brought to those groups of people we are set up to help. The review also helps us ensure our aim, objectives and activities remained focused on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims 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.

Organisation

Citizens Advice Bureaux (Salford) was established in 1939. The current unitary structure was established in 1995. Salford Cabx is a full member of the National Association of Citizens Advice Bureaux (Nacab).

Status

The Citizens Advice Bureaux (Salford) is a company limited by guarantee and is governed by its Memorandum and Articles of Association. Its working name is Salford Citizens Advice Bureaux.
Each member's liability is limited to £1 per guarantor. The membership comprises all the current trustees plus the current and ex company secretaries.

Investment powers

The charity's powers of investment are governed by its Memorandum and Articles of Association.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Overview

The challenges have continued in relation to the cost of Living - with energy costs, the increased cost of food, the return to more 'normal' ways of employment, and the cost of rental property, combined with shortage of accommodation plus increased mortgages, have all impacted on the level of demand and capacity has been stretched. It has been noticeable that the complexity of client issues has been steadily increasing with a rise in 3 issues per person to 4 per person.
Whilst we have maintained our funding streams and been successful in gaining further local grants for activities which really add value to the local population, such as the Macmillan screening work, we continue to have to work hard to maintain and gain financial stability with our funders.
Recruitment has also been a challenge for us , as it is for many other organisations. We need staff with advice experience but with small numbers available are taking a longer term option of 'growing our own' where we can.

Achievements

Over the financial year ending 31 March 2023 we advised a total of 16,881 clients with 65,449 different problems, the largest being :-

- Benefits 38% (24,274)
- Housing 17% (10,810)
- Universal Credit 12% (7,940)
- Debt 8% (5,272)

We advised over 2,920 issues to do with charitable support, 358 education, 2,227 employment, 822 financial services, 90 issues related to gender violence and abuse or hate crime, 965 community care and health, 1,823 immigration, 1,517 legal disputes, 1,465 family and relationship, 590 tax, 921 travel, 1,647 utilities, 359 death and bereavement.

Housing enquiries (driven in the main by increasing volatility in the private rented sector) had a marked increase of 18% between quarters 3 and 4; some 3,054 problems compared to a previous quarterly average of 2,585. This level of pressure on the private rented housing is likely to translate into increased homelessness.

Throughout the year the level of charity assistance provided via our referral and support has stayed much higher than normal, with an on average quarter figure of 670 - with a marked spike during the worse of the winter, rising to over 900 that quarter. On a normal day 12 households will need our support to access help from a charity or food bank.

Benefit problems remain on a steady upwards trajectory, as is the case for universal Credit specifically. Within this category there has been a steady pressure on 'discretionary' benefits - such as Personal independence Payment, Attendance Allowance and Pension Credit.

Employment enquires have remained stable over the year at an average of 557 problems a quarter. This has begun to move upwards slowly throughout the year, perhaps showing a continued tightening of the labour market in Salford.

The number of utility (energy and fuel included) problems has generally doubled over the last two quarters.

Volunteering remains slightly subdued post pandemic, with the total volunteers each week supporting us in the 50's - but these would have been in the 60's before the pandemic. We ran a three-month social media recruitment campaign over November, January, and February, and are beginning to see these numbers improve.

Total website advice use was 139,880 interactions with 1% of advice pages being translated.

Some 2,175 clients were referred directly to us by 29 different organisations using our referral portal.

We were able to tap into a more round the clock service, through our collaborative work with Greater Manchester Citizens Advice and their Out of Hours Service

Finance

Our total income for the year was £1,113,684 which comes from a range of sources, including contracted work with Salford City council for the High Street service and integrated Health and Social Care for Wellbeing and Care Act services - both providing a significant amount of our core funding. We have had to absorb the increases in staffing costs for the High Street service due to the contract being extended a number of times.

Included in total income is funding from several organisations to provide specific services to Salford citizens. We remain grateful for these opportunities, totalling £1,107,365 with 25 local organisations. We regularly report to the board and our commissioners on the performance and outcomes of this funding. There is much detailed and interesting information contained in these performance reports which help us understand the level of demand and need in the City.

Our total fiscal value to the city was £5,111,521.
Our public value is £36,354,568 (how much better off Salford is because of our work).
The value to the people we help is £23,965,899.
The value to the local authority just by avoiding homelessness is £488,076.
The value of a reduced use of health services was £708,170, and a total gain to the NHS in Salford of £846,042.
The £578,650 in additional Attendance Allowance claimed in the year is indicative of a similar level of saving to the local Care Act costs.
The gain to local social housing providers was £1,555,181 - largely through avoided evictions.
The gain to central government by keeping people in work was £2,159,996.
There was an actual money gain to our clients of £13,146,231 - representing extra income just for that year.

Our stable and consistent leadership team manages to carefully balance all these demands. They actively promote quality and financial audits, ensuring we always keep our standards high and remember to focus on our clients. Each year we undertake a leadership assessment undertaken by Citizens Advice nationally to assure them and us that we meet the national standards expected. We are due the full assessment this year in a 3 year cycle and continue to meet the Financial Services Authority [FSA] requirements to deliver advice.

Challenges

1. Cost of Living - demand beyond our capacity and funding. It is also difficult to support citizens with issues that are non-negotiable. For a number of our clients, there really is not much we can do given the National context of inflation and cost of living, when they have gone through all their options and still don't have enough money for food, housing or energy.

2. Recruitment of staff - we achieve success in funding, with senior staff experienced in application processes, but we may struggle to deliver due to shortages of staff. We have improved our conditions of service and our pay is comparable to the local council staff. We will be more creative in our approach and will consider this during the year. Retention will be as important as recruitment.

3. Complexity of people's problems. With demand being greater than ever, this may have some impact on client satisfaction in the next year. The overall model for advice is under stress and faces challenges due to resourcing and funding pressures. Our membership of Greater Manchester Citizens Advice may be important in the next 12 months to consider ways we can work together more.

4. A need to reduce as much of the admin burden and consider further digital capability to maintain capacity to deliver to citizens. Helping clients to enter their information online prior to contact would be an advantage Our digital skills as an organisation, rely on what individuals bring to the organisation, and the support of other parts of Citizens Advice will be crucial in the coming year. We will need to collaborate more to work against the Cyber threat risks, especially as our data is confidential and real time.

Development and Strategy

We continue to consider our overall strategy and approach as a board once a year whilst valuing the many partnerships and collaborative work we are part of in Salford City. Food poverty, health and wellbeing, citizens new to the City, specific cultural needs, better housing, affordable funerals, school uniforms and domestic abuse are all areas we contribute to as an organisation interested in not only dealing with the issues presented but preventing ill health and financial difficulties where we can.

The expected changes to the structure and commissioning of health and integrated social care services are due, with the Clinical commissioning Group [CCG] being dismantled and replaced by locality groups and a more complicated hierarchy of health and social care services in the Combined Authority. This will make it harder to develop the working relationships so important to effective partnership working.

We bring huge insight and experience, plus lobbying capability and need to maximise the audience for our feedback, thinking and influencing, given the financial challenges that people will be facing in the coming few years.

In terms of our operating model - we provide local services specifically for the people of Salford plus contributing to the delivery of a national network of telephony and web-based advice.
Being part of and a member of a larger national Citizens Advice network, brings support with some developments such as the investments nationally in better web access, improving Telephony by rolling out a new telephony platform, and the ability to lobby politically to improve the lot of people on low incomes and benefits.

We continue to support the development of collaborative and partnerships approaches, both with other key agencies such as the combined Authority, other Charities in Salford. In our volunteers we have many local people or volunteers with a commitment to Salford. We are hoping to pick up our partnership with Salford University for law and other students to develop their knowledge of advice giving.

FINANCIAL REVIEW

Financial position

The results for the year are set out on pages 11 to 23 of the financial statements.

The charity is funded mainly by grants for expenditure on activities within the charity's stated objective.

The balance of unrestricted funds at 31 March 2023 was £565,982, all of which were free reserves. It is the intention of the trustees to utilise the reserves in accordance with reserves policy.

There are restricted funds at 31 March 2023 amounting to £19,598.

Investment policy and objectives

The trustees considered their investment strategy, and resolved that there are insufficient free reserves to invest funds in any time restricted fund. This will be reviewed regularly.

Reserves policy

The reason for holding unrestricted reserves is to protect Salford Citizens Advice from the impact of shortfalls in forecast income, unforeseen expenditure or one off expenditure which Salford Citizens Advice would like to commit to in the delivery of its charitable objectives. Having considered the aforementioned risk factors the Trustees have determined that the current level of unrestricted reserves is appropriate

Going concern

There are no material uncertainties about the charity's ability to continue as a going concern.

FUTURE PLANS

We are redrafting our Strategic Plan to take account of the changes seen in the charitable activities of the organisation over the last two years. It is intended that the new plan will look at the next 5-10 years.

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.

Recruitment and appointment of new trustees

New trustees are recruited and appointed in accordance with its governing document.

Structure, Governance and Management

The trustees of Citizens Advice Bureaux (Salford) are appointed by an open public meeting in keeping with the Charity's Governing deed. The formal office is three years, with re-appointment possible after this.

The trustees appoint a chief officer to manage the day-to-day operation of the charity, whilst maintaining overall supervision through regular trustee meetings and sub-committees.

Trustees are responsible for making strategic and policy decisions. They approve a five-year development plan, which they review twice yearly.

Citizens Advice Bureaux (Salford) is a member organisation of the National Association of Citizens Advice Bureaux which operates across 258 locations.

Citizens Advice Bureaux (Salford) offers a bureaux advice service.

The service's infrastructure consists of local bureaux. These offer a full range of Citizens Advice Bureaux services throughout the city. All our bureaux have the general casework quality mark.

New trustees are briefed on their legal obligations under charity and company law, the charity's governing documents, its structures, committees, decision making processes, planning and strategic objectives. An induction programme, including one to one tutorials, visits to relevant sites and services and meeting with key employees, is organised for all new trustees. A library of relevant reference books and trustee guides and literature is maintained. Trustees are encouraged to attend training events organised by the national Citizens Advice and the local Council for Voluntary Service.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Citizens Advice Bureaux (Salford) for the purposes of company law) are responsible for preparing the Report of the Trustees 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them 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 for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Wyatt Morris Golland Ltd, will be proposed for re-appointment at the forthcoming Annual General Meeting.

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 2023 and signed on its behalf by:

T M Togher - Secretary

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF CITIZENS ADVICE BUREAUX (SALFORD)

Opinion

We have audited the financial statements of Citizens Advice Bureaux (Salford) (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and 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 (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company 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 charitable company'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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

In connection with our audit of the financial statements, 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 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes 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 charitable company'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.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 a Report of the Independent Auditors 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 is detailed below:

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, and from our commercial knowledge and experience of charities;

-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 charity, including the Charities Act 2011and Companies Act 2006 and

-we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence where necessary,

-identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity'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 documentation;

-enquiring of management as to actual and potential litigation and claims; and

-reviewing correspondence with HMRC.

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.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF CITIZENS ADVICE BUREAUX (SALFORD)

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees 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 trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Wyatt Morris Golland Ltd
Statutory Auditors
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

4 December 2023

CITIZENS ADVICE BUREAUX (SALFORD)

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	805,447	302,451	1,107,898	1,165,589
Other trading activities	3	1,490	-	1,490	2,232
Investment income	4	4,296	-	4,296	891
Total		811,233	302,451	1,113,684	1,168,712
EXPENDITURE ON					
Charitable activities	5				
Charitable activities		910,385	287,010	1,197,395	1,163,622
NET INCOME/(EXPENDITURE)		(99,152)	15,441	(83,711)	5,090
Transfers between funds	16	22,701	(22,701)	-	-
Net movement in funds		(76,451)	(7,260)	(83,711)	5,090
RECONCILIATION OF FUNDS					
Total funds brought forward		642,433	26,858	669,291	664,201
TOTAL FUNDS CARRIED FORWARD		565,982	19,598	585,580	669,291

The notes form part of these financial statements

CITIZENS ADVICE BUREAUX (SALFORD)

BALANCE SHEET
31 MARCH 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
CURRENT ASSETS					
Debtors	13	**30,398**	-	**30,398**	32,881
Cash at bank and in hand		**586,379**	**19,598**	**605,977**	691,471
		616,777	**19,598**	**636,375**	724,352
CREDITORS					
Amounts falling due within one year	14	**(50,795)**	-	**(50,795)**	(55,061)
NET CURRENT ASSETS		**565,982**	**19,598**	**585,580**	669,291
TOTAL ASSETS LESS CURRENT LIABILITIES		**565,982**	**19,598**	**585,580**	669,291
NET ASSETS		**565,982**	**19,598**	**585,580**	669,291
FUNDS	16				
Unrestricted funds				**565,982**	642,433
Restricted funds				**19,598**	26,858
TOTAL FUNDS				**585,580**	669,291

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2023.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

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.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

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 2023 and were signed on its behalf by:

S J Lightup - Trustee

The notes form part of these financial statements

CITIZENS ADVICE BUREAUX (SALFORD)

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	2022 £
Cash flows from operating activities			
Cash generated from operations	1	**(89,790)**	(23,032)
Net cash used in operating activities		**(89,790)**	(23,032)
Cash flows from investing activities			
Interest received		**4,296**	891
Net cash provided by investing activities		**4,296**	891
Change in cash and cash equivalents in the reporting period		**(85,494)**	(22,141)
Cash and cash equivalents at the beginning of the reporting period		**691,471**	713,612
Cash and cash equivalents at the end of the reporting period		**605,977**	691,471

The notes form part of these financial statements

NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2023

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2023 £	2022 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	**(83,711)**	5,090
Adjustments for:		
Depreciation charges	-	2,985
Interest received	**(4,296)**	(891)
Decrease/(increase) in debtors	**2,483**	(7,299)
Decrease in creditors	**(4,266)**	(22,917)
Net cash used in operations	**(89,790)**	(23,032)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.22 £	Cash flow £	At 31.3.23 £
Net cash			
Cash at bank and in hand	**691,471**	**(85,494)**	**605,977**
	691,471	**(85,494)**	**605,977**
Total	**691,471**	**(85,494)**	**605,977**

The notes form part of these financial statements

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.

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

Critical accounting judgements and key sources of estimation uncertainty
In the application of the Company's accounting policies, management is required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying 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 if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

Management does not consider that there are any key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements. However a dilapidation provision has been made of £8,142 in respect of rented property.

Income
Income attributable to grants, donations and gifts is credited to the financial statements for the period to which it relates. Income attributable to services provided is credited to the financial statements for the period in which the service is provided. 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.

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.

Allocation and apportionment of costs
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.
Costs are allocated on a basis considered appropriate by the trustees having regard to the activity.

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

Short leasehold - Straight line over length of lease

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.

continued...

1. ACCOUNTING POLICIES - continued

Dilapidations
The Charity has obligations under the terms of various leases to re-instate the properties at the end of the leases. The Charity has a provision of £8,142 at the year end to cover these obligations at several locations.

2. DONATIONS AND LEGACIES

	2023	2022
	£	£
Donations	533	1,199
Grants	1,107,365	1,164,390
	1,107,898	1,165,589

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

	2023	2022
	£	£
Money Advice and Pension Service	205,089	267,858
Housing Project - The Booths Charities	15,000	15,000
The City of Salford	565,726	565,724
Cornerstone	5,000	5,000
Loaves and Fishes	8,333	8,333
Salford Foodshare Network Life and Work Skills	5,000	-
National Lottery - Awards for All	9,980	-
Cohersive Control - The Booths Charities	15,000	15,000
The Edward Holt Trust - Advice and Development Worker	-	30,000
Citizens Advice - Universal Support Help To Claim	145,874	203,828
Binoh of Manchester	5,000	5,000
National CAB BEIS softphones	-	1,200
Kickstart	7,288	12,363
Age UK	-	1,016
GM Answer Cancer	-	5,000
Manchester Foodbank	2,500	2,500
Salford City Council - Household Support	-	11,568
Salford CVS - Wellbeing Matters	-	15,000
Macmillan Cancer Support	47,595	-
Salford Foodbank	30,255	-
Brain and Spinal Injury Clinic	3,600	-
Energy - The Booths Charities	3,000	-
Citizens Advice - Cost of Living	15,000	-
The Edward Holt Trust Life and Work Skills	15,000	-
Loaves and Fishes Life and Work Skills	3,125	-
	1,107,365	1,164,390

3. OTHER TRADING ACTIVITIES

	2023	2022
	£	£
Training and room hire	1,490	2,232

continued...

4. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	**4,296**	891

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6)	Support costs (see note 7)	Totals
	£	£	£
Charitable activities	**1,190,845**	**6,550**	**1,197,395**

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2023	2022
	£	£
Staff costs	**982,925**	969,336
Rent and rates	**24,786**	24,698
Insurance	**10,121**	7,658
Light and heat	**2,440**	2,373
Telephone	**16,429**	15,863
Postage and stationery	**9,095**	7,091
Advertising	**12,926**	4,350
Sundries	**24,514**	20,888
Repairs and renewals	**6,077**	18,626
Training and information	**36,096**	19,398
Service Delivery	**45,000**	45,000
Travel	**4,699**	3,443
Legal, professional and compensation	**15,391**	14,352
Bank charges	**346**	448
Monitoring and evaluation	-	763
Depreciation	-	2,985
	1,190,845	1,157,272

7. SUPPORT COSTS

	Governance costs
	£
Charitable activities	**6,550**

Support costs, included in the above, are as follows:

	2023 Charitable activities	2022 Total activities
	£	£
Auditors' remuneration	**3,600**	**3,500**
Auditors' remuneration for non audit work	**2,950**	**2,850**
	6,550	**6,350**

continued...

8. NET INCOME/(EXPENDITURE)

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

	2023	2022
	£	£
Auditors' remuneration	**3,600**	3,500
Auditors' remuneration for non audit work	**2,950**	2,850
Depreciation - owned assets	**-**	2,985

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

Trustees' expenses

None of the trustees was reimbursed travel expenses in the year. (2022 - £nil).

10. STAFF COSTS

	2023	2022
	£	£
Wages and salaries	**860,806**	853,564
Social security costs	**75,301**	70,226
Other pension costs	**46,818**	45,546
	982,925	969,336

Four key personnel received total emoluments of £206,666.

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

	2023	2022
Direct charitable work	**27**	29
Charitable work and administration	**6**	7
Administration	**1**	1
	34	37

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2023	2022
£60,001 - £70,000	**1**	-

Four key personnel received total emoluments of £206,666.

continued...

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	879,865	285,724	1,165,589
Other trading activities	2,232	-	2,232
Investment income	891	-	891
Total	882,988	285,724	1,168,712
EXPENDITURE ON			
Charitable activities			
Charitable activities	870,423	293,199	1,163,622
NET INCOME/(EXPENDITURE)	12,565	(7,475)	5,090
Transfers between funds	10,414	(10,414)	-
Net movement in funds	22,979	(17,889)	5,090
RECONCILIATION OF FUNDS			
Total funds brought forward	619,455	44,746	664,201
TOTAL FUNDS CARRIED FORWARD	642,434	26,857	669,291

12. TANGIBLE FIXED ASSETS

	Short leasehold £
COST	
At 1 April 2022 and 31 March 2023	**129,171**
DEPRECIATION	
At 1 April 2022 and 31 March 2023	**129,171**
NET BOOK VALUE	
At 31 March 2023	-
At 31 March 2022	-

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
VAT	**2,163**	1,988
Prepayments and accrued income	**28,235**	30,893
	30,398	32,881

continued...

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023	2022
	£	£
Trade creditors	2,063	1,976
Social security and other taxes	18,499	16,659
Other creditors	1,109	4,353
Accrued expenses	29,124	32,073
	50,795	55,061

Other creditors includes £250 of deferred income (2022 - £720). This relates to grants for periods after 31 March 2022 but received prior to 31 March 2022.

15. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2023	2022
	£	£
Between one and five years	28,875	45,472

16. MOVEMENT IN FUNDS

	At 1.4.22	Net movement in funds	Transfers between funds	At 31.3.23
	£	£	£	£
Unrestricted funds				
General fund	642,433	(99,152)	22,701	565,982
Restricted funds				
Housing Project - The Booths Charities (a)	-	(1,849)	1,849	-
Loaves and Fishes (b)	959	(242)	-	717
Awards For All (d)	-	1,880	-	1,880
Cohersive Control - The Booths Charities (e)	-	(1,283)	1,283	-
The Edward Holt Trust - Advice and Development Worker (f)	25,899	(24,643)	(1,256)	-
Universal Support Help To Claim (g)	-	18,767	(18,767)	-
Kickstart (i)	-	4,173	(4,173)	-
Macmillan (h)	-	3,695	(3,695)	-
Salford Foodbank (j)	-	(802)	802	-
Life and Work Skills Project (k)	-	15,745	1,256	17,001
	26,858	15,441	(22,701)	19,598
TOTAL FUNDS	669,291	(83,711)	-	585,580

continued...

16. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	**811,233**	**(910,385)**	**(99,152)**
Restricted funds			
Housing Project - The Booths Charities (a)	**15,000**	**(16,849)**	**(1,849)**
Loaves and Fishes (b)	**8,333**	**(8,575)**	**(242)**
Awards For All (d)	**9,980**	**(8,100)**	**1,880**
Cohersive Control - The Booths Charities (e)	**15,000**	**(16,283)**	**(1,283)**
The Edward Holt Trust - Advice and Development Worker (f)	**-**	**(24,643)**	**(24,643)**
Universal Support Help To Claim (g)	**145,874**	**(127,107)**	**18,767**
Kickstart (i)	**7,288**	**(3,115)**	**4,173**
Macmillan (h)	**47,596**	**(43,901)**	**3,695**
Salford Foodbank (j)	**30,255**	**(31,057)**	**(802)**
Life and Work Skills Project (k)	**23,125**	**(7,380)**	**15,745**
	302,451	**(287,010)**	**15,441**
TOTAL FUNDS	**1,113,684**	**(1,197,395)**	**(83,711)**

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	619,455	12,564	10,414	642,433
Restricted funds				
Housing Project - The Booths Charities (a)	883	(3,893)	3,010	-
Loaves and Fishes (b)	1,847	(888)	-	959
Help Through Crisis (c)	9,998	(8,825)	(1,173)	-
Cohersive Control - The Booths Charities (e)	-	(452)	452	-
The Edward Holt Trust - Advice and Development Worker (f)	32,018	(6,119)	-	25,899
Universal Support Help To Claim (g)	-	17,551	(17,551)	-
Kickstart (i)	-	(4,848)	4,848	-
	44,746	(7,474)	(10,414)	26,858
TOTAL FUNDS	664,201	5,090	-	669,291

continued...

16. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	882,988	(870,424)	12,564
Restricted funds			
Housing Project - The Booths Charities (a)	15,000	(18,893)	(3,893)
Loaves and Fishes (b)	8,334	(9,222)	(888)
Help Through Crisis (c)	-	(8,825)	(8,825)
Cohersive Control - The Booths Charities (e)	15,000	(15,452)	(452)
The Edward Holt Trust - Advice and Development Worker (f)	30,000	(36,119)	(6,119)
Universal Support Help To Claim (g)	205,027	(187,476)	17,551
Kickstart (i)	12,363	(17,211)	(4,848)
	285,724	(293,198)	(7,474)
TOTAL FUNDS	1,168,712	(1,163,622)	5,090

Analysis of funds:-

a) Housing Project - The Booths Charities
Provision of advice to people in private sector housing.

b) Loaves and Fishes
Funding to provide users of Salford's homeless people's day centre and advice service.

c) Help Through Crisis
To support people in crisis and hardship via advice and training

e) Cohersive Control
Funding to deliver advice to victims of domestic violence and cohersive control.

f) Edward Holt Trust
Funding to deliver advice and support to those who are homeless or require help with their tenancies.

g) Help To Claim
Funding to support claimants in making claims for Universal Credit.

h) Community Employment Fund
Funding to provide employment advice during the Pandemic.

i) Kickstart
Funding to create new jobs for 16 to 24 year olds on Universal Credit who are at risk of long term unemployment.

Transfers between funds

The transfers between funds totalling £22,701 relate to the following adjustments:-

	Project over/underspend £	Rent costs £	Supervision £	Total £
Housing Project - The Booths Charities (a)	1,849	-	-	1,849
Cohersive Control - The Booths Charities (e)	1,283	-	-	1,283
The Edward Holt Trust - Advice and Development Worker (f)	(1,256)	-	-	(1,256)
Universal Support Help To claim (g)	8,445	(27,212)	-	(18,767)
Kickstart (i)	(4,173)	-	-	(4,173)
Macmillan (h)	3,390	(1,667)	(5,418)	(3,695)

continued...

16. MOVEMENT IN FUNDS - continued

Transfers between funds - continued

Salford Foodbank (j)	802	-	-	802
Life and Work Skills project (k)	1,256	-	-	1,256
	11,596	(28,879)	(5,418)	(22,701)

The transfers relating to rent costs represent agreed recharges from the core business to the restricted fund for the use of accomodation space.

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2023.

18. CONNECTED CHARITIES

The charity is a member of the Citizens Advice Bureaux National Association to whom it pays a subscription. The National Association provides insurance cover for the charity for a commercial fee.

CITIZENS ADVICE BUREAUX (SALFORD)

England & Wales - Charity number 701559

Accounts

To file

REGISTERED COMPANY NUMBER: 2226364 (England and Wales)
REGISTERED CHARITY NUMBER: 701559

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

FOR

CITIZENS ADVICE BUREAUX (SALFORD)
(A COMPANY LIMITED BY GUARANTEE)

Wyatt, Morris, Golland Ltd
Statutory Auditors
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 6
Report of the Independent Auditors	7 to 9
Statement of Financial Activities	10
Balance Sheet	11
Cash Flow Statement	12
Notes to the Cash Flow Statement	13
Notes to the Financial Statements	14 to 22

CITIZENS ADVICE BUREAUX (SALFORD)

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 MARCH 2022

TRUSTEES	M C Davies B Griffin (resigned 24.1.22) C Li S J Lightup J M Mcgarry E R Stelfox (resigned 24.1.22) P Sutcliffe N Whitehouse E Dovey-Hudson D Johnson (appointed 28.3.22)

The directors are appointed according to the Articles of Association and are referred to in that document as the "Management Committee" and generally as the "Board of Trustees".

COMPANY SECRETARY	T M Togher
REGISTERED OFFICE	Langworthy Cornerstone 451 Liverpool Road Salford Manchester M6 5QQ
REGISTERED COMPANY NUMBER	2226364 (England and Wales)
REGISTERED CHARITY NUMBER	701559
AUDITORS	Wyatt, Morris, Golland Ltd Statutory Auditors Park House 200 Drake Street Rochdale Lancashire OL16 1PJ

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

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 2022. 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

Principle Objectives

"The Citizens Advice Bureaux (Salford) is established for the promotion of any charitable purposes for the benefit of the community in the area of Salford by the advancement of education, the protection of health and the relief of poverty, sickness and distress. In furtherance of its objects, and for no other purposes the Citizens Advice Bureaux (Salford) shall have power to establish and conduct Citizens Advice Bureaux as centres to provide a free confidential and impartial service of advice, information and counsel for the public and for the implementation thereof" (extract from Memorandum of Association).

The charity has at the core of its aims the task of all Citizens Advice Bureaux, such that "... people should not suffer from a lack of knowledge of their rights or of their responsibilities, and equally, to exercise a responsible influence on the development of social policy..."

Public benefit and ensuring our work delivers our aims

We review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and benefits they have brought to those groups of people we are set up to help. The review also helps us ensure our aim, objectives and activities remained focused on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims 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.

Organisation

Citizens Advice Bureaux (Salford) was established in 1939. The current unitary structure was established in 1995. Salford Cabx is a full member of the National Association of Citizens Advice Bureaux (Nacab).

Status

The Citizens Advice Bureaux (Salford) is a company limited by guarantee and is governed by its Memorandum and Articles of Association. Its working name is Salford Citizens Advice Bureaux.
Each member's liability is limited to £1 per guarantor. The membership comprises all the current trustees plus the current and ex company secretaries.

Investment powers

The charity's powers of investment are governed by its Memorandum and Articles of Association.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

STRATEGIC REPORT
Achievement and performance
Charitable activities
Overview

A further year of business which has been significantly impacted by Covid and its aftermath. Further periods of lockdown meant an ever-flexible approach to how we delivered our services, and choices made about where to locate staff, and how much of a limited face-to-face offer we could provide. We were fortunate to be able to continue to provide much of our activity via phone, web access and a proportion of booked physical sessions. Drop in facilities continued to be difficult to provide - however overall, numbers of contacts with clients remained close to average, fulfilling any contractual commitments, although the types of problems presented altered according to the issues that individuals were facing. At the beginning of 2022, it became apparent that challenges were increasing for citizens in relation to energy costs, and the overall increases in cost of living.

The total client count for the year was 17,599 clients, lower than the previous year of 18,458 but still within our overall target of 16-21,000. This reflected the impact of our staged return to more normal working following the previous Covid restrictions. These clients presented with 61,655 different problems. During the year we observed a steady increase in enquiries around food bank and emergency charity referral, Personal Independence Payments, educational disputes, as well as a steady elevation in the number of urgent cancer related benefits work, and of bereavement related advice. Our work around debt is still very much under pressure but is limited by the scale of the resources at our disposal.

Nationally through feedback last year, from clients we are able to say that 82% of people said the advice had improved their lives, and 7 out of 10 people had their problem solved.

Our future development plans need to continue to take into account the learning we have gained through Covid, changing our ways of working. Changes to the national Citizens Advice contracts such as MAPS and Help to Claim have impacted on our ability to retain staff, as we were uncertain with the future delivery of these services. Staff recruitment has been a clear challenge for us during the year and it is likely this will continue, with huge competition for the smaller pool of potential employees.

Finance

Our total income for the year was around £1.2m, which comes from a range of sources, including a number where we submitted bids. These require detailed and potentially different performance information and regular reports on the management of the funding. Providing this can demand a lot of capacity and be challenging in the light of the needs of clients. The 11 funders we work to all require feedback on our performance and use of their money but means we can consider a whole range of issues that our clients might be experiencing.

Like many charities post Covid and in an environment of limited funding, gaining certainty of our finances seldom provides us with more than a 2- or 3-year cycle. Other streams of funding are being pursued to provide a better spread of financial sources.

We still find ourselves waiting for funding decisions to be made at late dates and must make certain assumptions, but we remain committed to identifying and meeting the needs of our population. Our leadership team manages to carefully balance all these demands. They actively promote quality and financial audits, ensuring we always keep our standards high and remember to focus on our clients.

Covid and reduced funding overall had an impact on several of our financial arrangements. Our Core contract with the council, the Money Advice service and the CCG contract were extended. Further retendering is likely to occur, and we will need to consider if targets are realistic given the growing gap between funding and expectations when staff costs have been absorbed over a number of years.

Achievements

We are lucky to have dedicated staff, volunteers, and leaders in our organisation. The Trustee Board continues to voluntarily commit their time to Salford Citizens Advice, and we said goodbye to a couple of very experienced trustee volunteers, including our Treasurer and recruited new members. We are still awaiting a successful recruitment exercise for the Treasurer role. A number of loyal volunteers have returned as services resume more face-to-face work such as the drop-in sessions at Gateways across the City as they have gradually reopened.

We have constantly re-evaluated the best place and way to deliver our services, consequently Salford City building has had limited client access during the year. Trustees have thanked staff for their ability to continue to provide services in all their guises as we have grappled with how to ensure clients can access us.

Our whole range of services are delivered though 37 staff and around 50 local volunteers, plus law students from Salford University.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

This year, in our continued contribution to address the issues of poverty in the city, we have continued work with the council's, Council Tax Reduction scheme and the Anti-Poverty Strategy including a Healthy Start take up campaign. We also worked with Age UK to increase take up of Pension Credits. Salford Citizens Advice works in partnership with over 20 other organisations in the City, and we believe that it is important to maximise these opportunities for increasing added value in the city.

Challenges
- Operating Model - the overall model for advice is under stress and faces challenges due to resourcing and funding pressures.
- Our membership of GM CA may enable some sharing of resources in the future. It will be important to demonstrate the added value we bring to the City's Anti-Poverty Strategy.
- Demand - this is growing, and we have areas where demand is greater that the service delivered, which will impact on client satisfaction.
- Any campaign work will need to be considered in terms of our service models.
- Staff recruitment / retention - this year has exposed the difficulties in keeping staff by providing more certainty of employment in an environment where recruiting is so challenging.
- Digital and Online presence - we need to be able for clients to enter information online prior to calls or appointments; both to help staff manage demand and also to make the experience better for clients.
- Capacity - the uncertainty over funding and the auditing requirements feels disproportionate, given we already have regulatory standards to meet and uses management time that could be better spent planning ahead, working on development, meeting needs better.
- Cyber threats - our data is confidential, real time and provides excellent information for planning and strategic thinking, but this national/local interconnectedness makes cyber security a real issue. As many of us have little understanding of the risks or the mitigations, we need to collaborate to reduce the potential risk.

Development and Strategy

We bring huge insight and experience, plus lobbying capability and need to maximise the audience for our feedback, thinking and influencing, given the financial challenges that people will be facing in the coming few years

Operating model - we provide local services specifically for the people of Salford plus contributing to the delivery of a national network of telephony and web-based advice. More hybrid work for staff which continues to make sure that people can contact us in a range of ways. We have been part of the GM out of hours service during this year, meaning advice can be obtained throughout the 24-hour period, and over the weekends.

Staff and volunteer recruitment and retention - consideration is being given to ways that we can be a good employer for our existing staff, considering ways of working, such as hybrid work where it is appropriate, other benefits to encourage retention.

Volunteering - The trustee board has also considered the need to have a plan to improve volunteer numbers post Covid.

Being part of and a member of a larger national Citizens Advice network, brings support with some developments such as the investments nationally in better web access, improving telephony by rolling out a new telephony platform, and the ability to lobby politically to improve the lot of people on low incomes and benefits.

We continue to support the development of collaborative and partnerships approaches, both with other key agencies such as the combined Authority, other Charities in Salford.

The collaborative work across Greater Manchester, including membership of the GM Citizens Advice with other local Citizen's Advice progresses. We continue to consider where there are benefits to Salford citizens, of working in partnership across the wider Greater Manchester patch brings mutual benefits. A programme of Campaign work across the year is planned re the Cost-of-Living pressures. Most success to date has been around knowledge sharing, with CA GM data being used by the Mayor of GM as part of the Marmot reporting process. We hope this will lead to at least a better understanding of the needs of the population and potential roles for Citizens Advice locally and GM wide.

Our good working relationships with other charities in the city are integral to the way we operate and support our efforts to do the right thing for people in need, such as our continued role in coordinating the response to food poverty across the city, work to improve access to school uniforms, work around improving services for people who experience domestic abuse or coercive control, and our efforts to address the growing cost of living crisis. We are also working hard with partners to reach particular communities of interest, or people with a shared problem, such as our sizable Charedi community, people who are or have been homeless and people with mental health issues.

Further changes during the year to the structure and commissioning of health and integrated social care services had occurred, with the Clinical commissioning Group [CCG] being dismantled and replaced by locality groups and a more complicated hierarchy of health and social care services in the Combined Authority. We will need to understand the impact of these changes.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

STRATEGIC REPORT

Financial review

Financial position

The results for the year are set out on pages 10 to 22 of the financial statements.

The charity is funded mainly by grants for expenditure on activities within the charity's stated objective.

The balance of unrestricted funds at 31 March 2022 was £642,433, all of which were free reserves. It is the intention of the trustees to utilise the reserves in accordance with reserves policy.

There are restricted funds at 31 March 2022 amounting to £26,858.

Investment policy and objectives

The trustees considered their investment strategy, and resolved that there are insufficient free reserves to invest funds in any time restricted fund. This will be reviewed regularly.

Reserves policy

The reason for holding unrestricted reserves is to protect Salford Citizens Advice from the impact of shortfalls in forecast income, unforeseen expenditure or one off expenditure which Salford Citizens Advice would like to commit to in the delivery of its charitable objectives. Having considered the aforementioned risk factors the Trustees have determined that the current level of unrestricted reserves is appropriate

Going concern

There are no material uncertainties about the charity's ability to continue as a going concern.

Principal risks and uncertainties

General

Trustees maintain a substantial risk log, which is reviewed on an ongoing basis.

Future plans

We are redrafting our Strategic Plan to take account of the changes seen in the charitable activities of the organisation over the last two yeas. It is intended that the new plan will look at the next 5-10 years.

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.

Recruitment and appointment of new trustees

New trustees are recruited and appointed in accordance with its governing document.

Structure, Governance and Management

The trustees of Citizens Advice Bureaux (Salford) are appointed by an open public meeting in keeping with the Charity's Governing deed. The formal office is three years, with re-appointment possible after this.

The trustees appoint a chief officer to manage the day-to-day operation of the charity, whilst maintaining overall supervision through regular trustee meetings and sub-committees.

Trustees are responsible for making strategic and policy decisions. They approve a five-year development plan, which they review twice yearly.

Citizens Advice Bureaux (Salford) is a member organisation of the National Association of Citizens Advice Bureaux which operates across 258 locations.

Citizens Advice Bureaux (Salford) offers a bureaux advice service.

The service's infrastructure consists of local bureaux. These offer a full range of Citizens Advice Bureaux services throughout the city. All our bureaux have the general casework quality mark.

New trustees are briefed on their legal obligations under charity and company law, the charity's governing documents, its structures, committees, decision making processes, planning and strategic objectives. An induction programme, including one to one tutorials, visits to relevant sites and services and meeting with key employees, is organised for all new trustees. A library of relevant reference books and trustee guides and literature is maintained. Trustees are encouraged to attend training events organised by the national Citizens Advice and the local Council for Voluntary Service.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2022

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Citizens Advice Bureaux (Salford) for the purposes of company law) are responsible for preparing the Report of the Trustees 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them 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 for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Wyatt, Morris, Golland Ltd, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 28 November 22 and signed on the board's behalf by:

Tom Togher

.....

T M Togher - Secretary

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF CITIZENS ADVICE BUREAUX (SALFORD)

Opinion

We have audited the financial statements of Citizens Advice Bureaux (Salford) (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and 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 (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, 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 Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company 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 charitable company'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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

In connection with our audit of the financial statements, 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 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.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes 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 charitable company'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.

Our responsibilities for the audit of the financial statements
We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 a Report of the Independent Auditors 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 is detailed below:

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, and from our commercial knowledge and experience of charities;

-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 charity, including the Charities Act 2011and Companies Act 2006 and

-we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence where necessary,

-identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity'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 documentation;

-enquiring of management as to actual and potential litigation and claims; and

-reviewing correspondence with HMRC.

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.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF CITIZENS ADVICE BUREAUX (SALFORD)

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees 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 trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Wyatt, Morris, Golland Ltd
Statutory Auditors
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

Date: 28 November 2022

CITIZENS ADVICE BUREAUX (SALFORD)

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	**879,865**	**285,724**	**1,165,589**	1,388,544
Other trading activities	3	**2,232**	**-**	**2,232**	1,677
Investment income	4	**891**	**-**	**891**	2,073
Total		**882,988**	**285,724**	**1,168,712**	1,392,294
EXPENDITURE ON					
Charitable activities	5				
Charitable activities		**870,423**	**293,199**	**1,163,622**	1,244,309
NET INCOME/(EXPENDITURE)		**12,565**	**(7,475)**	**5,090**	147,985
Transfers between funds	16	**10,414**	**(10,414)**	**-**	**-**
Net movement in funds		**22,979**	**(17,889)**	**5,090**	147,985
RECONCILIATION OF FUNDS					
Total funds brought forward		**619,455**	**44,746**	**664,201**	516,216
TOTAL FUNDS CARRIED FORWARD		**642,434**	**26,857**	**669,291**	664,201

The notes form part of these financial statements

BALANCE SHEET
31 MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	12	-	-	-	2,985
CURRENT ASSETS					
Debtors	13	32,881	-	32,881	25,582
Cash at bank and in hand		664,613	26,858	691,471	713,612
		697,494	26,858	724,352	739,194
CREDITORS					
Amounts falling due within one year	14	(55,061)	-	(55,061)	(77,978)
NET CURRENT ASSETS		642,433	26,858	669,291	661,216
TOTAL ASSETS LESS CURRENT LIABILITIES		642,433	26,858	669,291	664,201
NET ASSETS		642,433	26,858	669,291	664,201
FUNDS	16				
Unrestricted funds				642,433	619,455
Restricted funds				26,858	44,746
TOTAL FUNDS				669,291	664,201

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2022.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

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.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

The financial statements were approved by the Board of Trustees and authorised for issue on 28 November 22 and were signed on its behalf by:

.....
S J Lightup - Trustee

The notes form part of these financial statements

CITIZENS ADVICE BUREAUX (SALFORD)

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022 £	2021 £
Cash flows from operating activities			
Cash generated from operations	1	**(23,032)**	124,429
Net cash (used in)/provided by operating activities		**(23,032)**	124,429
Cash flows from investing activities			
Interest received		**891**	2,073
Net cash provided by investing activities		**891**	2,073
Change in cash and cash equivalents in the reporting period		**(22,141)**	126,502
Cash and cash equivalents at the beginning of the reporting period		**713,612**	587,110
Cash and cash equivalents at the end of the reporting period		**691,471**	713,612

The notes form part of these financial statements

NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2022

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

	2022	2021
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	5,090	147,985
Adjustments for:		
Depreciation charges	2,985	3,990
Interest received	(891)	(2,073)
Increase in debtors	(7,299)	(8,438)
Decrease in creditors	(22,917)	(17,035)
Net cash (used in)/provided by operations	(23,032)	124,429

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.21	Cash flow	At 31.3.22
	£	£	£
Net cash			
Cash at bank and in hand	713,612	(22,141)	691,471
	713,612	(22,141)	691,471
Total	713,612	(22,141)	691,471

The notes form part of these financial statements

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.

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

Critical accounting judgements and key sources of estimation uncertainty
In the application of the Company's accounting policies, management is required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying 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 if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

Management does not consider that there are any key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements. However a dilapidation provision has been made of £11,309 in respect of rented property.

Income
Income attributable to grants, donations and gifts is credited to the financial statements for the period to which it relates. Income attributable to services provided is credited to the financial statements for the period in which the service is provided. 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.

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.

Allocation and apportionment of costs
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.
Costs are allocated on a basis considered appropriate by the trustees having regard to the activity.

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

Short leasehold - Straight line over length of lease

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.

continued...

1. ACCOUNTING POLICIES - continued

Government grant - covid-19
Government grants are recognised when there is reasonable assurance that the company will comply with the conditions attaching to the grant and the grant will be received.

Following the outbreak of the Covid-19 Pandemic the company furloughed members of staff and took advantage of the government job retention scheme. Grant income is accrued for in the period matching the period the wages were due for.

Dilapidations
The Charity has obligations under the terms of various leases to re-instate the properties at the end of the leases. The Charity has a provision of £11,309 at the year end to cover these obligations at several locations.

2. DONATIONS AND LEGACIES

	2022	2021
	£	£
Donations	1,199	2,423
Grants	1,164,390	1,386,121
	1,165,589	1,388,544

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

	2022	2021
	£	£
Money Advice and Pension Service	267,858	277,887
Housing Project - The Booths Charities	15,000	15,000
The City of Salford	565,724	565,726
Cornerstone	5,000	5,000
Loaves and Fishes	8,333	8,333
Salford Foodshare Network	-	8,310
Community Fund /(Big Lottery) - Help Through Crisis	-	85,536
Cohersive Control - The Booths Charities	15,000	15,000
The Edward Holt Trust - Advice and Development Worker	30,000	33,390
Citizens Advice - Universal Support Help To Claim	203,828	273,880
Binoh of Manchester	5,000	5,000
CVS Covid-19	-	500
National CAB BEIS softphones	1,200	13,000
National CAB BEIS remote working	-	4,640
Co-op Foundation	-	1,200
Citizens Advice Innovation grant - BEIS	-	25,000
The City of Salford covid-19	-	25,000
HMRC JRS grant	-	3,060
Community Fund Employment	-	20,659
Kickstart	12,363	-
Age UK	1,016	-
GM Answer Cancer	5,000	-
Manchester Foodbank	2,500	-
Salford City Council - Household Support	11,568	-
Salford CVS - Wellbeing Matters	15,000	-
	1,164,390	1,386,121

continued...

3. OTHER TRADING ACTIVITIES

	2022	2021
	£	£
Training and room hire	2,232	1,677

4. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	891	2,073

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6)	Support costs (see note 7)	Totals
	£	£	£
Charitable activities	1,157,272	6,350	1,163,622

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2022	2021
	£	£
Staff costs	969,336	995,200
Rent and rates	24,698	30,005
Insurance	7,658	6,385
Light and heat	2,373	2,311
Telephone	15,863	16,448
Postage and stationery	7,091	8,023
Advertising	4,350	3,283
Sundries	20,888	17,663
Repairs and renewals	18,626	55,914
Training and information	19,398	27,161
Service Delivery	45,000	45,000
Travel	3,443	1,253
Legal, professional and compensation	14,352	4,738
Bank charges	448	290
Covid-19 costs	-	12,134
Grant for food	-	1,000
Monitoring and evaluation	763	6,211
Depreciation	2,985	3,990
	1,157,272	1,237,009

7. SUPPORT COSTS

	Governance costs
	£
Charitable activities	6,350

continued...

7. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

	2022 Charitable activities	2021 Total activities
	£	£
Auditors' remuneration	3,500	3,425
Auditors' remuneration for non audit work	2,850	3,875
	6,350	7,300

8. NET INCOME/(EXPENDITURE)

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

	2022	2021
	£	£
Auditors' remuneration	3,500	3,425
Auditors' remuneration for non audit work	2,850	3,875
Depreciation - owned assets	2,985	3,990

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

None of the trustees was reimbursed travel expenses in the year. (2021 - £nil).

10. STAFF COSTS

	2022	2021
	£	£
Wages and salaries	853,564	876,731
Social security costs	70,226	71,934
Other pension costs	45,546	46,535
	969,336	995,200

Four key personnel received total emoluments of £206,666.

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

	2022	2021
Direct charitable work	29	32
Charitable work and administration	7	6
Administration	1	1
	37	39

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

continued...

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	936,747	451,797	1,388,544
Other trading activities	1,677	-	1,677
Investment income	2,073	-	2,073
Total	940,497	451,797	1,392,294
EXPENDITURE ON			
Charitable activities			
Charitable activities	828,307	416,002	1,244,309
NET INCOME	112,190	35,795	147,985
Transfers between funds	26,452	(26,452)	-
Net movement in funds	138,642	9,343	147,985
RECONCILIATION OF FUNDS			
Total funds brought forward	480,815	35,401	516,216
TOTAL FUNDS CARRIED FORWARD	619,457	44,744	664,201

12. TANGIBLE FIXED ASSETS

	Short leasehold £
COST	
At 1 April 2021 and 31 March 2022	**129,171**
DEPRECIATION	
At 1 April 2021	**126,186**
Charge for year	**2,985**
At 31 March 2022	**129,171**
NET BOOK VALUE	
At 31 March 2022	-
At 31 March 2021	2,985

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
VAT	**1,988**	3,693
Prepayments and accrued income	**30,893**	21,889
	32,881	25,582

continued...

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022	2021
	£	£
Trade creditors	1,976	5,159
Social security and other taxes	16,659	21,620
Other creditors	4,353	4,513
Accrued expenses	32,073	46,686
	55,061	77,978

Other creditors includes £250 of deferred income (2021 - £720). This relates to grants for periods after 31 March 2022 but received prior to 31 March 2022.

15. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2022	2021
	£	£
Between one and five years	45,472	63,112

16. MOVEMENT IN FUNDS

	At 1.4.21	Net movement in funds	Transfers between funds	At 31.3.22
	£	£	£	£
Unrestricted funds				
General fund	619,455	12,564	10,414	642,433
Restricted funds				
Housing Project - The Booths Charities (a)	883	(3,893)	3,010	-
Loaves and Fishes (b)	1,847	(888)	-	959
Help Through Crisis (c)	9,998	(8,825)	(1,173)	-
Cohersive Control - The Booths Charities (e)	-	(452)	452	-
The Edward Holt Trust - Advice and Development Worker (f)	32,018	(6,119)	-	25,899
Universal Support Help To Claim (g)	-	17,551	(17,551)	-
Kickstart (i)	-	(4,848)	4,848	-
	44,746	(7,474)	(10,414)	26,858
TOTAL FUNDS	664,201	5,090	-	669,291

continued...

16. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	**882,988**	**(870,424)**	**12,564**
Restricted funds			
Housing Project - The Booths Charities (a)	**15,000**	**(18,893)**	**(3,893)**
Loaves and Fishes (b)	**8,334**	**(9,222)**	**(888)**
Help Through Crisis (c)	**-**	**(8,825)**	**(8,825)**
Cohersive Control - The Booths Charities (e)	**15,000**	**(15,452)**	**(452)**
The Edward Holt Trust - Advice and Development Worker (f)	**30,000**	**(36,119)**	**(6,119)**
Universal Support Help To Claim (g)	**205,027**	**(187,476)**	**17,551**
Kickstart (i)	**12,363**	**(17,211)**	**(4,848)**
	285,724	**(293,198)**	**(7,474)**
TOTAL FUNDS	**1,168,712**	**(1,163,622)**	**5,090**

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	480,815	112,188	26,452	619,455
Restricted funds				
Housing Project - The Booths Charities (a)	-	883	-	883
Loaves and Fishes (b)	599	1,248	-	1,847
Help Through Crisis (c)	3,526	7,482	(1,010)	9,998
Cohersive Control - The Booths Charities (e)	106	(384)	278	-
The Edward Holt Trust - Advice and Development Worker (f)	30,425	1,593	-	32,018
Citizens Advice - Help To Claim (g)	745	24,979	(25,724)	-
Community Employment Fund (h)	-	(4)	4	-
	35,401	35,797	(26,452)	44,746
TOTAL FUNDS	516,216	147,985	-	664,201

continued...

16. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	940,497	(828,309)	112,188
Restricted funds			
Housing Project - The Booths Charities (a)	15,000	(14,117)	883
Loaves and Fishes (b)	8,333	(7,085)	1,248
Help Through Crisis (c)	85,535	(78,053)	7,482
Cohersive Control - The Booths Charities (e)	15,000	(15,384)	(384)
The Edward Holt Trust - Advice and Development Worker (f)	33,390	(31,797)	1,593
Citizens Advice - Help To Claim (g)	273,881	(248,902)	24,979
Community Employment Fund (h)	20,658	(20,662)	(4)
	451,797	(416,000)	35,797
TOTAL FUNDS	1,392,294	(1,244,309)	147,985

Analysis of funds:-

a) Housing Project - The Booths Charities
Provision of advice to people in private sector housing.

b) Loaves and Fishes
Funding to provide users of Salford's homeless people's day centre and advice service.

c) Help Through Crisis
To support people in crisis and hardship via advice and training

e) Cohersive Control
Funding to deliver advice to victims of domestic violence and cohersive control.

f) Edward Holt Trust
Funding to deliver advice and support to those who are homeless or require help with their tenancies.

g) Help To Claim
Funding to support claimants in making claims for Universal Credit.

h) Community Employment Fund
Funding to provide employment advice during the Pandemic.

i) Kickstart
Funding to create new jobs for 16 to 24 year olds on Universal Credit who are at risk of long term unemployment.

Transfers between funds

The transfers between funds totalling £10,414 relate to the following adjustments:-

	Project overspend £	Rent costs £	Total £
1) Cohersive Control	(452)	-	(452)
2) Housing Project	(3,010)	-	(3,010)
3) Help To Claim	(8,949)	26,500	17,551
4) Help Through Crisis	(77)	1,250	1,173
5) Kickstart	(4,848)	-	(4,848)
	(17,336)	27,750	10,414

continued...

16. MOVEMENT IN FUNDS - continued

Transfers between funds - continued

The transfers relating to rent costs represent agreed recharges from the core business to the restricted fund for the use of accomodation space.

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022.

18. CONNECTED CHARITIES

The charity is a member of the Citizens Advice Bureaux National Association to whom it pays a subscription. The National Association provides insurance cover for the charity for a commercial fee.

CITIZENS ADVICE BUREAUX (SALFORD)

England & Wales - Charity number 701559

Accounts

REGISTERED COMPANY NUMBER: 2226364 (England and Wales)
REGISTERED CHARITY NUMBER: 701559

REPORT OF THE TRUSTEES AND

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

FOR

CITIZENS ADVICE BUREAUX (SALFORD)
(A COMPANY LIMITED BY GUARANTEE)

Wyatt, Morris, Golland Ltd
Statutory Auditors
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

CONTENTS OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

	Page
Reference and Administrative Details	1
Report of the Trustees	2 to 6
Report of the Independent Auditors	7 to 9
Statement of Financial Activities	10
Balance Sheet	11
Cash Flow Statement	12
Notes to the Cash Flow Statement	13
Notes to the Financial Statements	14 to 22

CITIZENS ADVICE BUREAUX (SALFORD)

REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2021

TRUSTEES	M C Davies B Griffin C Li S J Lightup J M Mcgarry E R Stelfox P Sutcliffe N Whitehouse E Dovey-Hudson (appointed 25.3.21)

The directors are appointed according to the Articles of Association and are referred to in that document as the "Management Committee" and generally as the "Board of Trustees".

COMPANY SECRETARY	T M Togher
REGISTERED OFFICE	Langworthy Cornerstone 451 Liverpool Road Salford Manchester M6 5QQ
REGISTERED COMPANY NUMBER	2226364 (England and Wales)
REGISTERED CHARITY NUMBER	701559
AUDITORS	Wyatt, Morris, Golland Ltd Statutory Auditors Park House 200 Drake Street Rochdale Lancashire OL16 1PJ

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

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 2021. 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

Principle Objectives

"The Citizens Advice Bureaux (Salford) is established for the promotion of any charitable purposes for the benefit of the community in the area of Salford by the advancement of education, the protection of health and the relief of poverty, sickness and distress. In furtherance of its objects, and for no other purposes the Citizens Advice Bureaux (Salford) shall have power to establish and conduct Citizens Advice Bureaux as centres to provide a free confidential and impartial service of advice, information and counsel for the public and for the implementation thereof" (extract from Memorandum of Association).

The charity has at the core of its aims the task of all Citizens Advice Bureaux, such that "... people should not suffer from a lack of knowledge of their rights or of their responsibilities, and equally, to exercise a responsible influence on the development of social policy..."

Public benefit and ensuring our work delivers our aims

We review our aims, objectives and activities each year. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of each key activity and benefits they have brought to those groups of people we are set up to help. The review also helps us ensure our aim, objectives and activities remained focused on our stated purposes. We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims 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.

Organisation

Citizens Advice Bureaux (Salford) was established in 1939. The current unitary structure was established in 1995. Salford Cabx is a full member of the National Association of Citizens Advice Bureaux (Nacab).

Status

The Citizens Advice Bureaux (Salford) is a company limited by guarantee and is governed by its Memorandum and Articles of Association. Its working name is Salford Citizens Advice Bureaux.
Each member's liability is limited to £1 per guarantor. The membership comprises all the current trustees plus the current and ex company secretaries.

Investment powers

The charity's powers of investment are governed by its Memorandum and Articles of Association.

STRATEGIC REPORT

Achievement and performance

Charitable activities

Overview

It is not possible to cover our annual/trustees report for 2020/21, without further referring to the significant impacts of the global pandemic Covid 19.
Like many other organisations, we completely changed the way we did business in March 2020 as the country entered 3 months of full lockdown, followed by local restrictions in Greater Manchester continuing until a further 3-month national lockdown in December 2020. Rapid changes to the way we did business, meant staff operating remotely, setting up secure digital arrangements, secure phone access and virtually no face-to-face work, our staff, like many others worked from home. We were faced with doing our best to make sure that potential and existing clientèle could access and contact us and that there was limited risk for the delivery of our contractual obligations. Unlike many organisations we did not have significant numbers of staff on furlough as the majority continued to deliver a service, albeit in a different fashion.

The total client count for the year was 18,458 clients, lower than the previous year of 20,428 but still within our overall target of 16-21,000. We have already reported that the year saw significant shifts in the type of enquiry - with employment, universal credit, housing, health and care all rising - and debt and other benefits falling because of sustained forbearance measures.

Nationally through feedback last year, from clients we are able to say that 82% of people said the advice had improved their lives, and 7 out of 10 people had their problem solved. Our website had 76,289 users as use of digital and other means of communication continues to grow.
Our future development plans need to take into account the learning we have gained through covid, and the leaps it has enabled us to take in changing our ways of working. Finding a new norm for face-to-face work will be a challenge especially as the national shift to telephony becomes more apparent.

Finance

Our total income for the year was around £1.3m, which comes from a range of sources, including a number where we have bid for commissioned contracts. These require detailed and potentially different performance information and regular reports on the management of the funding. Providing this can demand a lot of capacity and be challenging in the light of the needs of clients.
Funding remains an annual challenge, understanding what we need to re-apply for, what new streams there may be and what we want to influence or lobby for. We can find ourselves waiting for funding decisions to be made at a late date and must make certain assumptions, but we remain committed to identifying and meeting the needs of our population. Our leadership team manages to carefully balance all these demands. They actively promote quality and financial audits, ensuring we always keep our standards high and remember to focus on our clients.
Covid had an impact on several of our financial arrangements. The core contract from Salford Council and the Money Advice Service continued to be extended and some of the targets were accepted as unrealistic e.g., for face-to-face contact. We applied for and obtained relevant Covid funding such as building rate relief, the covid grant and furlough for a very small number of staff who could not undertake their work role.
This year our Core contract with the council was extended for a further 2 years. However, the Money advice service is in the process of being re-tendered and we do not know the outcome and potential impact on our business.

Achievements

We are lucky to have dedicated staff, volunteers, and leaders in our organisation. We should pay tribute to all our trustees, new and experienced, for the time committed to Salford Citizen's Advice. We hope that many of our loyal volunteers who were unable to be part of the remote working experience, will be returning as services resume more face-to-face work. Risk assessments, contingency plans and staff wellbeing were a high priority, as were continuing to support crisis support systems such as the Food Share Network.

Our whole range of services are delivered though 37 staff and around 80 local volunteers, plus law students from Salford University. Staff remain flexible and understanding of the changing nature of our funding and services. Trustees continue to be grateful to staff for their commitment and experience, which enables us to manage the peaks and troughs of demand and funding. Staff wellbeing continued to have a higher profile this year with a focus on the number of hours worked, senior management responsibilities and access to wellbeing support for staff. Our volunteers many of whom work with us over considerable years, come from an amazing array of backgrounds, providing a unique offer of delivery, often enhancing their own skills and we need regular recruitment every year to maintain this critical part of our offer.
Most of our face-to-face settings such as the local Gateways were closed during the year, although we were able to manage the repair work which was needed to the roof at one of our venues with minimal disruption to service and staff as they were all working from home. However, we believe these multi-disciplinary settings provide the best opportunity for accessing advice and returned to these venues such as the city council's Swinton and Pendleton Gateways as soon as we were able.
This year, in our continued contribution to address the issues of poverty in the city, we have worked with others to develop or support the council's, Council Tax Reduction scheme. The Red Box scheme has changed into other period poverty support, with work on school uniforms, food poverty continuing and working with the council on the school holiday hunger project. We worked with Age UK to increase take up of Pension Credits.

Development and strategy

The collaborative work across Greater Manchester with other local Citizen's Advice continues with regular discussions in GM Citizens Advice and a board commitment to the principles of joint or partnership working where there are benefits to Salford citizens of working in the wider Greater Manchester way. Progress has been slow, however. A programme of Campaign work across the year was planned and was delivered where possible to do so under the Covid restrictions. Whilst we recognise and support the development of relationships and activity with the GM Combined Authority, most success to date has been around knowledge sharing. We hope this will lead to at least a better understanding of the role of Citizens Advice locally
Our good working relationships with other charities in the city are integral to the way we operate and support of belief in doing the right thing for people in need, such as our continued role in supporting several of the City's food banks and food clubs, affordable funerals, school uniforms, domestic abuse, working with the Charedi and other specific communities. The support for those Salford EU citizens seeking settled status has been delivered through a partnership with Bolton Citizens Advice.
Ensuring we meet quality standards and using audit feedback to review and maintain our reputation and integrity. We will need to understand the impact of the changes to Clinical commissioning Groups as they disappear into the combined authority, service model changes are further developed, and collaboration becomes more important. In addition, the impact of the Pandemic on the economy and therefor on Salford Citizens is not yet fully apparent.

Financial review
Financial position
The results for the year are set out on pages 9 to 22 of the financial statements.

The charity is funded mainly by grants for expenditure on activities within the charity's stated objective.

The balance of unrestricted funds at 31 March 2021 was £619,455, of which £616,470 is free reserves. It is the intention of the trustees to utilise the reserves in accordance with reserves policy.

There are restricted funds at 31 March 2021 amounting to £44,746.

As noted elsewhere in this report in response to the pandemic the Charity, by necessity, significantly altered its methods of operation and a number of funders kindly provided additional funds to help the Charity meet to costs of the pandemic. In the year to 31 March 2021 these changes and the additional funding led to the Charity reporting a surplus on unrestricted reserves of £138,642 (prior year £48,493). It should be noted that subsequent to the year end the Charity incurred and will continue to incur significant costs relating to the pandemic which are not reflected in these accounts.

Investment policy and objectives
The trustees considered their investment strategy, and resolved that there are insufficient free reserves to invest funds in any time restricted fund. This will be reviewed regularly.

Reserves policy
The reason for holding unrestricted reserves is to protect Salford Citizens Advice from the impact of shortfalls in forecast income, unforeseen expenditure or one off expenditure which Salford Citizens Advice would like to commit to in the delivery of its charitable objectives. Having considered the aforementioned risk factors the Trustees have determined that the current level of unrestricted reserves is appropriate

Going concern
There are no material uncertainties about the charity's ability to continue as a going concern.

Principal risks and uncertainties
General
Trustees maintain a substantial risk log, which is reviewed on an ongoing basis.

Specific- COVID-19
Since the beginning of 2020, the COVID-19 pandemic has severely impacted many local economies around the world. Measures taken by governments to control the spread of the virus have included travel bans, quarantines, social distancing and closing of non-essential services and this has resulted in many businesses having to cease or limit their activities for long or indefinite periods of time resulting in an economic slowdown. Governments and central banks have responded with monetary and fiscal interventions in an attempt to stabilise economic conditions. Any income and expenditure before 31 March 2020 relating to COVID-19 is reflected in these accounts.
For events after 31 March 2020, the charity has determined that these are non-adjusting post balance sheet events. Accordingly, the financial position and results for the period ended 31 March 2020 have not been adjusted to reflect their impact. It is not possible to estimate the duration and impact of the COVID-19 pandemic on the financial position and results of the charity for future periods.

STRATEGIC REPORT

Future plans

We are re drafting our Strategic plan to take account of the changes seen in the charitable activities of of the organisation over the last two years. It is intended that the new plan will look at the next 5-10 years.

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.

Recruitment and appointment of new trustees

New trustees are recruited and appointed in accordance with its governing document.

Structure, Governance and Management

The trustees of Citizens Advice Bureaux (Salford) are appointed by an open public meeting in keeping with the Charity's Governing deed. The formal office is three years, with re-appointment possible after this.

The trustees appoint a chief officer to manage the day-to-day operation of the charity, whilst maintaining overall supervision through regular trustee meetings and sub-committees.

Trustees are responsible for making strategic and policy decisions. They approve a five-year development plan, which they review twice yearly.

Citizens Advice Bureaux (Salford) is a member organisation of the National Association of Citizens Advice Bureaux which operates across 2,550 locations.

Citizens Advice Bureaux (Salford) offers a bureaux advice service.

The service's infrastructure consists of local bureaux. These offer a full range of Citizens Advice Bureaux services throughout the city. All our bureaux have the general casework quality mark.

New trustees are briefed on their legal obligations under charity and company law, the charity's governing documents, its structures, committees, decision making processes, planning and strategic objectives. An induction programme, including one to one tutorials, visits to relevant sites and services and meeting with key employees, is organised for all new trustees. A library of relevant reference books and trustee guides and literature is maintained. Trustees are encouraged to attend training events organised by the national Citizens Advice and the local Council for Voluntary Service.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Citizens Advice Bureaux (Salford) for the purposes of company law) are responsible for preparing the Report of the Trustees 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them 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 for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2021

AUDITORS
The auditors, Wyatt, Morris, Golland Ltd, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on ..... and signed on the board's behalf by:

November 22nd, 2021

Tom Togher
.....
T M Togher - Secretary

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF CITIZENS ADVICE BUREAUX (SALFORD)

Opinion
We have audited the financial statements of Citizens Advice Bureaux (Salford) (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and 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 (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 2021 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 Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company 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 charitable company'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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

In connection with our audit of the financial statements, 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 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.

Matters on which we are required to report by exception
We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:
- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees
As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes 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 charitable company'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.

Our responsibilities for the audit of the financial statements
We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 a Report of the Independent Auditors 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

The extent to which the audit was considered 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, and from our commercial knowledge and experience of charities;

-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 charity, including the Charities Act 2011and Companies Act 2006 and

-we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence where necessary,

-identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the charity'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 documentation;

-enquiring of management as to actual and potential litigation and claims; and

-reviewing correspondence with HMRC.

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 for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees 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 trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Wyatt, Morris, Golland Ltd
Statutory Auditors
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
Park House
200 Drake Street
Rochdale
Lancashire
OL16 1PJ

Date: 22 November 2021

CITIZENS ADVICE BUREAUX (SALFORD)

STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	**936,747**	**451,797**	**1,388,544**	1,332,935
Other trading activities	3	**1,677**	-	**1,677**	2,200
Investment income	4	**2,073**	-	**2,073**	1,901
Total		**940,497**	**451,797**	**1,392,294**	1,337,036
EXPENDITURE ON					
Charitable activities	5				
Charitable activities		**828,309**	**416,000**	**1,244,309**	1,233,405
NET INCOME		**112,188**	**35,797**	**147,985**	103,631
Transfers between funds	16	**26,452**	**(26,452)**	-	-
Net movement in funds		**138,640**	**9,345**	**147,985**	103,631
RECONCILIATION OF FUNDS					
Total funds brought forward		**480,815**	**35,401**	**516,216**	412,585
TOTAL FUNDS CARRIED FORWARD		**619,455**	**44,746**	**664,201**	516,216

The notes form part of these financial statements

BALANCE SHEET
31 MARCH 2021

	Notes	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Tangible assets	12	**2,985**	-	**2,985**	6,975
CURRENT ASSETS					
Debtors	13	**25,582**	-	**25,582**	17,144
Cash at bank and in hand		**668,866**	**44,746**	**713,612**	587,110
		694,448	**44,746**	**739,194**	604,254
CREDITORS					
Amounts falling due within one year	14	**(77,978)**	-	**(77,978)**	(95,013)
NET CURRENT ASSETS		**616,470**	**44,746**	**661,216**	509,241
TOTAL ASSETS LESS CURRENT LIABILITIES		**619,455**	**44,746**	**664,201**	516,216
NET ASSETS		**619,455**	**44,746**	**664,201**	516,216
FUNDS	16				
Unrestricted funds				**619,455**	480,815
Restricted funds				**44,746**	35,401
TOTAL FUNDS				**664,201**	516,216

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2021.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

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.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

The financial statements were approved by the Board of Trustees and authorised for issue on 22 November 21 and were signed on its behalf by:

E R Stelfox - Trustee

The notes form part of these financial statements

CITIZENS ADVICE BUREAUX (SALFORD)

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021 £	2020 £
Cash flows from operating activities			
Cash generated from operations	1	124,429	120,854
Net cash provided by operating activities		124,429	120,854
Cash flows from investing activities			
Interest received		2,073	1,901
Net cash provided by investing activities		2,073	1,901
Change in cash and cash equivalents in the reporting period		126,502	122,755
Cash and cash equivalents at the beginning of the reporting period		587,110	464,355
Cash and cash equivalents at the end of the reporting period		713,612	587,110

The notes form part of these financial statements

NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2021

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

	2021	2020
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	**147,985**	103,631
Adjustments for:		
Depreciation charges	**3,990**	3,990
Interest received	**(2,073)**	(1,901)
(Increase)/decrease in debtors	**(8,438)**	9,326
(Decrease)/increase in creditors	**(17,035)**	5,808
Net cash provided by operations	**124,429**	120,854

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.20	Cash flow	At 31.3.21
	£	£	£
Net cash			
Cash at bank and in hand	**587,110**	**126,502**	**713,612**
	587,110	**126,502**	**713,612**
Total	**587,110**	**126,502**	**713,612**

The notes form part of these financial statements

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.

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

Critical accounting judgements and key sources of estimation uncertainty
In the application of the Company's accounting policies, management is required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying 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 if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

Management does not consider that there are any key sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements. However a dilapidation provision has been made of £26,659 in respect of rented property.

Income
Income attributable to grants, donations and gifts is credited to the financial statements for the period to which it relates. Income attributable to services provided is credited to the financial statements for the period in which the service is provided. 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.

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.

Allocation and apportionment of costs
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.
Costs are allocated on a basis considered appropriate by the trustees having regard to the activity.

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

Short leasehold - Straight line over length of lease

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.

continued...

1. ACCOUNTING POLICIES - continued

Government grant - covid-19
Government grants are recognised when there is reasonable assurance that the company will comply with the conditions attaching to the grant and the grant will be received.

Following the outbreak of the Covid-19 Pandemic the company furloughed members of staff and took advantage of the government job retention scheme. Grant income is accrued for in the period matching the period the wages were due for.

Dilapidations
The Charity has obligations under the terms of various leases to re-instate the properties at the end of the leases. The Charity has a provision of £26,659 at the year end to cover these obligations at several locations.

2. DONATIONS AND LEGACIES

	2021	2020
	£	£
Donations	2,423	245
Grants	1,386,121	1,332,690
	1,388,544	1,332,935

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

	2021	2020
	£	£
Money Advice and Pension Service	277,887	271,123
Housing Project - The Booths Charities	15,000	15,000
Department of Works and Pension	-	1,877
The City of Salford	565,726	565,726
Cornerstone	5,000	5,000
Loaves and Fishes	8,333	8,333
Salford Foodshare Network	8,310	14,862
Citizens Advice - Broadband	-	1,250
Community Fund /(Big Lottery) - Help Through Crisis	85,536	105,687
Cohersive Control - The Booths Charities	15,000	15,000
The Edward Holt Trust - Advice and Development Worker	33,390	59,480
Citizens Advice - Universal Support Help To Claim	273,880	265,352
Binoh of Manchester	5,000	2,500
CVS Covid-19	500	500
Salford CVS Vocal	-	900
Scams Action	-	100
National CAB BEIS softphones	13,000	-
National CAB BEIS remote working	4,640	-
Co-op Foundation	1,200	-
Citizens Advice Innovation grant - BEIS	25,000	-
The City of Salford covid-19	25,000	-
HMRC JRS grant	3,060	-
Community Fund Employment	20,659	-
	1,386,121	1,332,690

continued...

3. OTHER TRADING ACTIVITIES

	2021	2020
	£	£
Training and room hire	1,677	2,200

4. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	2,073	1,901

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6)	Support costs (see note 7)	Totals
	£	£	£
Charitable activities	1,237,009	7,300	1,244,309

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2021	2020
	£	£
Staff costs	995,200	1,026,742
Rent and rates	30,005	31,370
Insurance	6,385	5,952
Light and heat	2,311	5,542
Telephone	16,448	10,951
Postage and stationery	8,023	16,623
Advertising	3,283	1,535
Sundries	17,663	20,909
Repairs and renewals	55,914	24,710
Training and information	27,161	22,204
Service Delivery	45,000	45,000
Travel	1,253	9,408
Legal, professional and compensation	4,738	1,464
Bank charges	290	305
Covid-19 costs	12,134	-
Grant for food	1,000	-
Monitoring and evaluation	6,211	-
Depreciation	3,990	3,990
	1,237,009	1,226,705

7. SUPPORT COSTS

	Governance costs
	£
Charitable activities	7,300

continued...

7. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

	2021 Charitable activities	2020 Total activities
	£	£
Auditors' remuneration	3,425	3,325
Auditors' remuneration for non audit work	3,875	3,375
	7,300	6,700

8. NET INCOME/(EXPENDITURE)

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

	2021	2020
	£	£
Auditors' remuneration	3,425	3,325
Auditors' remuneration for non audit work	3,875	3,375
Depreciation - owned assets	3,990	3,990

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2021 nor for the year ended 31 March 2020.

Trustees' expenses

None of the trustees was reimbursed travel expenses in the year. (2020 - £nil).

10. STAFF COSTS

	2021	2020
	£	£
Wages and salaries	876,731	905,233
Social security costs	71,934	73,418
Other pension costs	46,535	48,091
	995,200	1,026,742

Four key personnel received total emoluments of £173,830.

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

	2021	2020
Direct charitable work	32	31
Charitable work and administration	6	9
Administration	1	1
	39	41

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

continued...

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	864,083	468,852	1,332,935
Other trading activities	2,200	-	2,200
Investment income	1,901	-	1,901
Total	868,184	468,852	1,337,036
EXPENDITURE ON			
Charitable activities			
Charitable activities	819,690	413,715	1,233,405
NET INCOME	48,494	55,137	103,631
Transfers between funds	27,638	(27,638)	-
Net movement in funds	76,132	27,499	103,631
RECONCILIATION OF FUNDS			
Total funds brought forward	404,684	7,901	412,585
TOTAL FUNDS CARRIED FORWARD	480,816	35,400	516,216

12. TANGIBLE FIXED ASSETS

	Short leasehold £
COST	
At 1 April 2020 and 31 March 2021	**129,171**
DEPRECIATION	
At 1 April 2020	**122,196**
Charge for year	**3,990**
At 31 March 2021	**126,186**
NET BOOK VALUE	
At 31 March 2021	**2,985**
At 31 March 2020	6,975

continued...

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
VAT	3,693	-
Prepayments and accrued income	21,889	17,144
	25,582	17,144

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade creditors	5,159	828
Social security and other taxes	21,620	18,985
VAT	-	24,613
Other creditors	4,513	16,113
Accrued expenses	46,686	34,474
	77,978	95,013

Other creditors includes £720 of deferred income (2020 - £7,500). This relates to grants for periods after 31 March 2021 but received prior to 31 March 2021.

15. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2021	2020
	£	£
Between one and five years	63,112	30,625

16. MOVEMENT IN FUNDS

	At 1.4.20	Net movement in funds	Transfers between funds	At 31.3.21
	£	£	£	£
Unrestricted funds				
General fund	480,815	112,188	26,452	619,455
Restricted funds				
Housing Project - The Booths Charities (a)	-	883	-	883
Loaves and Fishes (b)	599	1,248	-	1,847
Help Through Crisis (c)	3,526	7,482	(1,010)	9,998
Cohersive Control - The Booths Charities (e)	106	(384)	278	-
The Edward Holt Trust - Advice and Development Worker (f)	30,425	1,593	-	32,018
Citizens Advice - Help To Claim (g)	745	24,979	(25,724)	-
Community Employment Fund (h)	-	(4)	4	-
	35,401	35,797	(26,452)	44,746
TOTAL FUNDS	516,216	147,985	-	664,201

continued...

16. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	**940,497**	**(828,309)**	**112,188**
Restricted funds			
Housing Project - The Booths Charities (a)	**15,000**	**(14,117)**	**883**
Loaves and Fishes (b)	**8,333**	**(7,085)**	**1,248**
Help Through Crisis (c)	**85,535**	**(78,053)**	**7,482**
Cohersive Control - The Booths Charities (e)	**15,000**	**(15,384)**	**(384)**
The Edward Holt Trust - Advice and Development Worker (f)	**33,390**	**(31,797)**	**1,593**
Citizens Advice - Help To Claim (g)	**273,881**	**(248,902)**	**24,979**
Community Employment Fund (h)	**20,658**	**(20,662)**	**(4)**
	451,797	**(416,000)**	**35,797**
TOTAL FUNDS	**1,392,294**	**(1,244,309)**	**147,985**

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	Transfers between funds £	At 31.3.20 £
Unrestricted funds				
General fund	404,684	48,493	27,638	480,815
Restricted funds				
Housing Project - The Booths Charities (a)	96	(115)	19	-
Loaves and Fishes (b)	48	551	-	599
Help Through Crisis (c)	5,709	(983)	(1,200)	3,526
Awards For All (d)	86	(129)	43	-
Cohersive Control - The Booths Charities (e)	-	106	-	106
The Edward Holt Trust - Advice and Development Worker (f)	1,436	28,989	-	30,425
Citizens Advice - Help To Claim (g)	526	26,719	(26,500)	745
	7,901	55,138	(27,638)	35,401
TOTAL FUNDS	412,585	103,631	-	516,216

continued...

16. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	868,184	(819,691)	48,493
Restricted funds			
Housing Project - The Booths Charities (a)	15,000	(15,115)	(115)
Loaves and Fishes (b)	8,334	(7,783)	551
Help Through Crisis (c)	105,686	(106,669)	(983)
Awards For All (d)	-	(129)	(129)
Cohersive Control - The Booths Charities (e)	15,000	(14,894)	106
The Edward Holt Trust - Advice and Development Worker (f)	59,480	(30,491)	28,989
Citizens Advice - Help To Claim (g)	265,352	(238,633)	26,719
	468,852	(413,714)	55,138
TOTAL FUNDS	1,337,036	(1,233,405)	103,631

Analysis of funds:-

a) Housing Project - The Booths Charities
Provision of advice to people in private sector housing.

b) Loaves and Fishes
Funding to provide users of Salford's homeless people's day centre and advice service.

c) Help Through Crisis
To support people in crisis and hardship via advice and training

d) Awards for All
Provision for computer equipment, website development and I.T. training.

e) Cohersive Control
Funding to deliver advice to victims of domestic violence and cohersive control.

f) Edward Holt Trust
Funding to deliver advice and support to those who are homeless or require help with their tenancies.

g) Help To Claim
Funding to support claimants in making claims for Universal Credit.

h) Community Employment Fund
Funding to provide employment advice during the Pandemic.

Transfers between funds

The transfers between funds totalling £26,452 relate to the following adjustments:-

	Project overspend £	Rent costs £	Total £
1) Cohersive Control	(278)	-	(278)
2) Community Employment	(4)	-	(4)
3) Help To Claim	(776)	26,500	25,724
4) Help Through Crisis	-	1,010	1,010
	(1,058)	27,510	26,452

continued...

16. MOVEMENT IN FUNDS - continued

Transfers between funds - continued

The transfers relating to rent costs represent agreed recharges from the core business to the restricted fund for the use of accomodation space.

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2021.

18. CONNECTED CHARITIES

The charity is a member of the Citizens Advice Bureaux National Association to whom it pays a subscription. The National Association provides insurance cover for the charity for a commercial fee.