

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)**

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FOR THE YEAR ENDED 31 MARCH 2025**

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**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

## **CITIZENS ADVICE BUREAUX (SALFORD)**

### **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.

## **CITIZENS ADVICE BUREAUX (SALFORD)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025**

#### **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.

## **CITIZENS ADVICE BUREAUX (SALFORD)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025**

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.

## **CITIZENS ADVICE BUREAUX (SALFORD)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025**

#### **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.

## **CITIZENS ADVICE BUREAUX (SALFORD)**

### **REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025**

#### **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.

**CITIZENS ADVICE BUREAUX (SALFORD)**

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 MARCH 2025**

**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.

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

### **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 2011 and 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](http://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 £
<b>INCOME AND ENDOWMENTS FROM</b>					
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
<b>Total</b>		<u>840,251</u>	<u>434,716</u>	<u>1,274,967</u>	<u>1,234,341</u>
 <b>EXPENDITURE ON</b>					
Charitable activities	5	914,341	413,163	1,327,504	1,224,030
 <b>NET INCOME/(EXPENDITURE)</b>					
Transfers between funds	16	(74,090) 9,223	21,553 (9,223)	(52,537) -	10,311 -
Net movement in funds		<u>(64,867)</u>	<u>12,330</u>	<u>(52,537)</u>	<u>10,311</u>
 <b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		590,556	5,335	595,891	585,580
 <b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>525,689</u></u>	<u><u>17,665</u></u>	<u><u>543,354</u></u>	<u><u>595,891</u></u>

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

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

The members have not 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 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>(91,571)</u>	<u>17,226</u>
Net cash (used in)/provided by operating activities		<u>(91,571)</u>	<u>17,226</u>
 <b>Cash flows from investing activities</b>			
Interest received		<u>23,970</u>	<u>11,669</u>
Net cash provided by investing activities		<u>23,970</u>	<u>11,669</u>
 <b>Change in cash and cash equivalents in the reporting period</b>		 <u>(67,601)</u>	 <u>28,895</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>634,872</u>	<u>605,977</u>
 <b>Cash and cash equivalents at the end of the reporting period</b>		 <u><u>567,271</u></u>	 <u><u>634,872</u></u>

The notes form part of these financial statements

**CITIZENS ADVICE BUREAUX (SALFORD)**

**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**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
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	<u>(91,571)</u>	<u>17,226</u>

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

	<b>At 1.4.24</b>	<b>Cash flow</b>	<b>At 31.3.25</b>
	<b>£</b>	<b>£</b>	<b>£</b>
Net cash			
Cash at bank and in hand	634,872	(67,601)	567,271
	<u>634,872</u>	<u>(67,601)</u>	<u>567,271</u>
Total	<u>634,872</u>	<u>(67,601)</u>	<u>567,271</u>

The notes form part of these financial statements

## **CITIZENS ADVICE BUREAUX (SALFORD)**

### **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025**

#### **1. ACCOUNTING POLICIES**

##### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

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.

**CITIZENS ADVICE BUREAUX (SALFORD)**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**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
	<u>1,250,247</u>	<u>1,222,242</u>

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	-
	<u>1,250,036</u>	<u>1,206,646</u>

**CITIZENS ADVICE BUREAUX (SALFORD)**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**3. OTHER TRADING ACTIVITIES**

	2025	2024
	£	£
Training and room hire	<u>750</u>	<u>430</u>

**4. INVESTMENT INCOME**

	2025	2024
	£	£
Deposit account interest	<u>23,970</u>	<u>11,669</u>

**5. CHARITABLE ACTIVITIES COSTS**

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

**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
	<u>1,320,004</u>	<u>1,216,780</u>

**7. SUPPORT COSTS**

	Governance costs £
Charitable activities	<u>7,500</u>

**CITIZENS ADVICE BUREAUX (SALFORD)**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**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
	<u>7,500</u>	<u>7,250</u>

**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
	<u>7,500</u>	<u>7,250</u>

**9. TRUSTEES' REMUNERATION AND BENEFITS**

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

**Trustees' expenses**

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
	<u>1,101,234</u>	<u>1,003,393</u>

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
	<u>38</u>	<u>34</u>

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

**CITIZENS ADVICE BUREAUX (SALFORD)**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

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

**12. TANGIBLE FIXED ASSETS**

	Short leasehold £
<b>COST</b>	
At 1 April 2024 and 31 March 2025	<u>129,171</u>
<b>DEPRECIATION</b>	
At 1 April 2024 and 31 March 2025	<u>129,171</u>
<b>NET BOOK VALUE</b>	
At 31 March 2025	<u>-</u>
At 31 March 2024	<u>-</u>

**CITIZENS ADVICE BUREAUX (SALFORD)**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

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

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

**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
	<u>75,500</u>	<u>66,652</u>

**15. LEASING AGREEMENTS**

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

	2025	2024
	£	£
Between one and five years	<u>28,875</u>	<u>45,375</u>

**16. MOVEMENT IN FUNDS**

	At 1.4.24	Net movement in funds	Transfers between funds	At 31.3.25
	£	£	£	£
<b>Unrestricted funds</b>				
General fund	590,556	(74,090)	9,223	525,689
<b>Restricted funds</b>				
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
	<u>5,335</u>	<u>21,553</u>	<u>(9,223)</u>	<u>17,665</u>
<b>TOTAL FUNDS</b>	<u>595,891</u>	<u>(52,537)</u>	<u>-</u>	<u>543,354</u>

**CITIZENS ADVICE BUREAUX (SALFORD)**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**16. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	840,251	(914,341)	(74,090)
<b>Restricted funds</b>			
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
	<u>434,716</u>	<u>(413,163)</u>	<u>21,553</u>
<b>TOTAL FUNDS</b>	<u><u>1,274,967</u></u>	<u><u>(1,327,504)</u></u>	<u><u>(52,537)</u></u>

**Comparatives for movement in funds**

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
<b>Unrestricted funds</b>				
General fund	565,982	6,981	17,593	590,556
<b>Restricted funds</b>				
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	-
	<u>19,598</u>	<u>3,330</u>	<u>(17,593)</u>	<u>5,335</u>
<b>TOTAL FUNDS</b>	<u><u>585,580</u></u>	<u><u>10,311</u></u>	<u><u>-</u></u>	<u><u>595,891</u></u>

**CITIZENS ADVICE BUREAUX (SALFORD)**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**16. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	892,820	(885,839)	6,981
<b>Restricted funds</b>			
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)
	<u>341,521</u>	<u>(338,191)</u>	<u>3,330</u>
<b>TOTAL FUNDS</b>	<u>1,234,341</u>	<u>(1,224,030)</u>	<u>10,311</u>

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

# **CITIZENS ADVICE BUREAUX (SALFORD)**

## **NOTES TO THE FINANCIAL STATEMENTS - continued** **FOR THE YEAR ENDED 31 MARCH 2025**

### **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
	<u>16,877</u>	<u>(26,100)</u>	<u>(9,223)</u>

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.

**CITIZENS ADVICE BUREAUX (SALFORD)**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 MARCH 2025**

**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 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	211	15,596
Grants	1,250,036	1,206,646
	<u>1,250,247</u>	<u>1,222,242</u>
<b>Other trading activities</b>		
Training and room hire	750	430
<b>Investment income</b>		
Deposit account interest	23,970	11,669
<b>Total incoming resources</b>	<u>1,274,967</u>	<u>1,234,341</u>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
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
	<u>1,320,004</u>	<u>1,216,780</u>
<b>Support costs</b>		
<b>Governance costs</b>		
Auditors' remuneration	4,120	3,985
Auditors' remuneration for non audit work	3,380	3,265
	<u>7,500</u>	<u>7,250</u>
<b>Total resources expended</b>	<u>1,327,504</u>	<u>1,224,030</u>
<b>Net (expenditure)/income</b>	<u><u>(52,537)</u></u>	<u><u>10,311</u></u>

This page does not form part of the statutory financial statements